iviaii	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	1	2
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0062981500	XS0070770333
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)	57 Buybacks	1 Amortisation
	Nominal amount of instrument: original amount of currency of issuance (in million)	10.000	5.000
9	Nominal amount of instrument: original amount of currency of issuance	JPY	JPY
,	Nominal amount of instrument: original amount - currency or issuance  Nominal amount of instrument: conversion of original amount in Euro (€ mln)	72	34
9a	Issue price	100,00	100,00
9a 9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	12.03.1996	30.10.1996
12	Perpetual or dated	Dated	30.10.1996 Dated
		12.03.2021	31.10.2016
14	Original maturity date	NO	NO
14	Issuer call subject to prior Supervisory approval	NU	NU
15	Optional call date	<u> </u>	-
	Contingent call dates and redemption amount	Tax event: at principal amount + accrued interest	Tax event: at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
		Fixed	Fixed
17	Coupons/dividends	Fixed 6,3% p.a.	Fixed 5,39% p.a.
17	Coupons/dividends Fixed or floating dividend/coupon		
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	6,3% p.a.	5,39% p.a.
17	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper	6,3% p.a. NO	5,39% p.a. NO
17 18	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing	6,3% p.a. NO	5,39% p.a. NO
17 18 19 20a	Coupons/dividends Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	6,3% p.a.  NO  Mandatory -	5,39% p.a.  NO  Mandatory
17 18 19 20a 20b	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount	6,3% p.a.  NO  Mandatory  -  Mandatory	5,39% p.a.  NO Mandatory - Mandatory
17 18 19 20a 20b 21	Existence of a dividend discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	6,3% p.a.  NO Mandatory - Mandatory NO	5,39% p.a.  NO Mandatory  Mandatory  NO
17 18 19 20a 20b 21 22 23	Coupons/dividends Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	6,3% p.a.  NO Mandatory - Mandatory NO Non Cumulative	5,39% p.a.  NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	6,3% p.a.  NO Mandatory - Mandatory NO Non Cumulative	5,39% p.a.  NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)	6,3% p.a.  NO Mandatory - Mandatory NO Non Cumulative	5,39% p.a.  NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially	6,3% p.a.  NO Mandatory - Mandatory NO Non Cumulative	5,39% p.a.  NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate	6,3% p.a.  NO Mandatory - Mandatory NO Non Cumulative	5,39% p.a.  NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  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 Non Cumulative	5,39% p.a.  NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	6,3% p.a.  NO Mandatory - Mandatory NO Non Cumulative	5,39% p.a.  NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, dilly or partially  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 Cumulative Non Convertible	5,39% p.a.  NO Mandatory  Mandatory  NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features	6,3% p.a.  NO Mandatory - Mandatory NO Cumulative Non Convertible	5,39% p.a.  NO Mandatory  Mandatory  NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write down triggers	6,3% p.a.  NO Mandatory - Mandatory NO Cumulative Non Convertible	5,39% p.a.  NO Mandatory  Mandatory  NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 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, full or partial	6,3% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO	5,39% p.a.  NO Mandatory
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, 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 NO NO NO	5,39% p.a.  NO Mandatory
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  Write-down, full or partial  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)	6,3% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO - NO - N/A	5,39% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO - NO - NO - NO - NO - NO
17 18 19 20a 20b 221 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down features  If write-down, write down triggers  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism (4)  Position in subordination hierarchy in liquidation	6,3% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	5,39% p.a.  NO Mandatory

Mai	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	3	4
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0071432222	US060587AB85
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - State of New York Law Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
	Assessment and in a second in a second in the second in th	1	47
8	Amount recognised in regulatory capital (€/mln) (3)	Amortisation	Amortisation
	Nominal amount of instrument: original amount of currency of issuance (in million)	5.000	700
9	Nominal amount of instrument: original amount - currency of issuance	JPY	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	34	598
9a	Issue price	100,00	99,81
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	27.11.1996	11.02.1997
12	Perpetual or dated	Dated	Dated
13	Original maturity date	28.11.2016	15.02.2017
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: at principal amount + accrued interest	Tax event: at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed
		Fixed 5,2% p.a.	Fixed 7,25% p.a.
	Fixed or floating dividend/coupon		
18	Fixed or floating dividend/coupon  Coupon rate and any related index	5,2% p.a.	7,25% p.a.
18	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper	5,2% p.a. NO	7,25% 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	5,2% p.a. NO	7,25% p.a. NO
18 19 20a	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	5,2% p.a.  NO  Mandatory -	7,25% 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	5,2% p.a.  NO  Mandatory  -  Mandatory	7,25% 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	5,2% p.a.  NO Mandatory - Mandatory NO	7,25% 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	5,2% p.a.  NO Mandatory  - Mandatory  NO No Cumulative	7,25% p.a.  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	5,2% p.a.  NO Mandatory  - Mandatory  NO No Cumulative	7,25% p.a.  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, conversion rate	5,2% p.a.  NO Mandatory  - Mandatory  NO No Cumulative	7,25% p.a.  NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27	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	5,2% p.a.  NO Mandatory  - Mandatory  NO No Cumulative	7,25% p.a.  NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28	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	5,2% p.a.  NO Mandatory  - Mandatory  NO No Cumulative	7,25% p.a.  NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem  Noncumulative or cumulative Convertible, conversion trigger(s)  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into	5,2% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	7,25% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 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	5,2% p.a.  NO Mandatory  - Mandatory  NO No Cumulative	7,25% p.a.  NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28 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, 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	5,2% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	7,25% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 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	5,2% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO	7,25% p.a.  NO Mandatory
18 19 20a 20b 21 22 23 24 25 26 27 28 29 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 on ron-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down features  If write-down, full or partial  If write-down, permanent or temporary	5,2% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	7,25% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 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 type convertible into  Write-down, full or partial  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)	5,2% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO	7,25% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO N/A
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write down triggers  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism (4)  Position in subordination hierarchy in liquidation	5,2% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	7,25% p.a.  NO Mandatory - Mandatory NO Non Cumulative No Convertible NO NO NO NO Separation of the separa
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation Non-compliant transitioned features	5,2% p.a.  NO Mandatory  - Mandatory  NO Non Cumulative Non Convertible NO NO N/A	7,25% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO N/A
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify 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	5,2% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	7,25% p.a.  NO Mandatory - Mandatory NO Non Cumulative No Convertible NO NO NO NO Separation of the separa

ividi	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	5	6
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000541719	AT0000541669
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	16 -	-
	Nominal amount of instrument: original amount of currency of issuance (in million)	20	5
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	20	5
9a	Issue price	100,00	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	06.10.2000	01.08.2000
12	Perpetual or dated	Dated	Dated
13	Original maturity date	06.10.2020	31.07.2020
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	-	-
16	Subsequent call dates, if applicable	-	-
17	Coupons/dividends	Fixed	Fixed to Floating
		Fixed 6,5% p.a.	Fixed to Floating 7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%
	Coupons/dividends Fixed or floating dividend/coupon		7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor:
18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	6,5% p.a.	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%
18	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing	6,5% p.a.	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO
18	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	6,5% p.a.	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO
18 19 20a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing	6,5% p.a.  NO  Mandatory -	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO  Mandatory -
18 19 20a 20b	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount	6,5% p.a.  NO  Mandatory  -  Mandatory	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO  Mandatory  Mandatory  Mandatory
18 19 20a 20b 21	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem	6,5% p.a.  NO Mandatory  - Mandatory NO	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO  Mandatory  Mandatory  NO
18 19 20a 20b 21 22	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	6,5% p.a.  NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO  Mandatory  Mandatory  NO  Nor Cumulative
18 19 20a 20b 21 22 23	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative	6,5% p.a.  NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO  Mandatory  Mandatory  NO  Nor Cumulative
18 19 20a 20b 21 22 23 24	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)	6,5% p.a.  NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO  Mandatory  Mandatory  NO  Nor Cumulative
18 19 20a 20b 21 22 23 24 25	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible, conversion trigger(s)  If convertible, fully or partially	6,5% p.a.  NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO  Mandatory  Mandatory  NO  Nor Cumulative
18 19 20a 20b 21 22 23 24 25 26	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate	6,5% p.a.  NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO  Mandatory  Mandatory  NO  Nor Cumulative
18 19 20a 20b 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, mandatory or optional conversion	6,5% p.a.  NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO  Mandatory  Mandatory  NO  Nor Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	6,5% p.a.  NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO  Mandatory  Mandatory  NO  Nor Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	6,5% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO  Mandatory  Mandatory  NO  Non Cumulative  Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, 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	6,5% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO  Mandatory  Mandatory  NO  Non Cumulative  Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down features  If write-down, write down triggers	6,5% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO  Mandatory  Mandatory  NO  Non Cumulative  Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, 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, vrite down triggers  If write-down, full or partial	6,5% p.a.  NO Mandatory  - Mandatory  NO Non Cumulative Non Convertible	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO Mandatory
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify insure of instrument it converts into  Write-down features  If write-down, write down triggers  If write-down, full or partial  If write-down, permanent or temporary	6,5% p.a.  NO Mandatory  - Mandatory  NO Non Cumulative Non Convertible	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, fully or partially  If convertible, fully or partially  If convertible, unandatory 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, purmanent or temporary  If temporary write-down, description of write-up mechanism (4)	6,5% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO N/A	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO  Mandatory  NO  Non Cumulative  Non Convertible  NO  NO  NO  NO  NO  NO  NO
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35	Fixed or floating dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down features  If write-down, write down triggers  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism (4)  Position in subordination hierarchy in liquidation	6,5% p.a.  NO Mandatory  - Mandatory  NO Non Cumulative Non Convertible	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%  NO Mandatory - Mandatory NO Non Cumulative Non Convertible

Maiı	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)	XS0122710188	XS0123313636
		Instrument - English Law	Instrument - English Law
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
		·	·
4	Regulatory treatment	Tier 2	Tier 2
5	Transitional CRR rules Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	<u> </u>		
	Instrument type	Bond - Art. 62 CRR 20	Bond - Art. 62 CRR 30
8	Amount recognised in regulatory capital (€/mln) (3)	-	-
	Nominal amount of instrument: original amount of currency of issuance (in million)	20	30
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	20	30
9a	Issue price	99,85	99,80
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	24.01.2001	25.01.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	24.01.2031	25.01.2031
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
4.0			
16	Subsequent call dates, if applicable	-	-
16	Subsequent call dates, if applicable  Coupons/dividends	-	-
		- Floating	- Floating
17	Coupons/dividends	Floating Euribor 3M + 0,39% p.a.	Floating Euribor 6M + 0,3925% payable semi-annually
17	Coupons/dividends Fixed or floating dividend/coupon		
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Euribor 3M + 0,39% p.a.	Euribor 6M + 0,3925% payable semi-annually
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Euribor 3M + 0,39% p.a.	Euribor 6M + 0,3925% payable semi-annually
17 18	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing	Euribor 3M + 0,39% p.a.	Euribor 6M + 0,3925% payable semi-annually
17 18 19 20a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Euribor 3M + 0,39% p.a.  NO  Mandatory -	Euribor 6M + 0,3925% payable semi-annually  NO  Mandatory
17 18 19 20a 20b	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount	Euribor 3M + 0,39% p.a.  NO Mandatory - Mandatory	Euribor 6M + 0,3925% payable semi-annually  NO Mandatory - Mandatory
17 18 19 20a 20b 21	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	Euribor 3M + 0,39% p.a.  NO Mandatory - Mandatory NO	Euribor 6M + 0,3925% payable semi-annually  NO Mandatory - Mandatory NO
17 18 19 20a 20b 21	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative	Euribor 3M + 0,39% ρ.a.  NO Mandatory - Mandatory NO No Non Cumulative	Euribor 6M + 0,3925% payable semi-annually  NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	Euribor 3M + 0,39% ρ.a.  NO Mandatory - Mandatory NO No Non Cumulative	Euribor 6M + 0,3925% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate	Euribor 3M + 0,39% ρ.a.  NO Mandatory - Mandatory NO No Non Cumulative	Euribor 6M + 0,3925% payable semi-annually  NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23 24 25	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	Euribor 3M + 0,39% ρ.a.  NO Mandatory - Mandatory NO No Non Cumulative	Euribor 6M + 0,3925% payable semi-annually  NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Euribor 3M + 0,39% ρ.a.  NO Mandatory - Mandatory NO No Non Cumulative	Euribor 6M + 0,3925% payable semi-annually  NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	Euribor 3M + 0,39% ρ.a.  NO Mandatory - Mandatory NO No Non Cumulative	Euribor 6M + 0,3925% payable semi-annually  NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Euribor 3M + 0,39% ρ.a.  NO Mandatory - Mandatory NO No Non Cumulative	Euribor 6M + 0,3925% payable semi-annually  NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write down triggers	Euribor 3M + 0,39% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M + 0,3925% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, 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 + 0,39% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M + 0,3925% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write down triggers	Euribor 3M + 0,39% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M + 0,3925% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms 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, 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	Euribor 3M + 0,39% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO NO NO	Euribor 6M + 0,3925% payable semi-annually  NO Mandatory
17 18 19 20a 20b 21 22 22 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, urite down triggers  If write-down, pull or partial  If write-down, permanent or temporary	Euribor 3M + 0,39% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M + 0,3925% payable semi-annually  NO Mandatory
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  Write-down, full or partial  If write-down, full or partial  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism (4)	Euribor 3M + 0,39% ρ.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO N/A	Euribor 6M + 0,3925% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO - N/A
17 18 19 20a 20b 21 21 22 23 24 25 26 29 30 31 32 33 34 35	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, 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	Euribor 3M + 0,39% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M + 0,3925% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO Semior

Maii	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	9	10
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0123117292	AT0000539606
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Whole Instrument - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	-	9 -
	Nominal amount of instrument: original amount of currency of issuance (in million)	46	9
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	46	9
9a	Issue price	99,28	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	25.01.2001	21.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	25.01.2031	21.12.2026
14	Issuer call subject to prior Supervisory approval	NO	YES
	Optional call date	-	21.12.2017
15	Contingent call dates and redemption amount	Tax event: at principal amount + accrued interest	-
16	Subsequent call dates, if applicable	1.	Annually
	Coupons/dividends		Callinguity
17		Floating	Fixed
	Coupons/dividends	Floating Euribor 3M + 0,35% payable quarterly	
	Coupons/dividends Fixed or floating dividend/coupon	9	Fixed
18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Euribor 3M + 0,35% payable quarterly	Fixed 6% p.a.
18	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper	Euribor 3M + 0,35% payable quarterly	Fixed 6% p.a. NO
18	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing	Euribor 3M + 0,35% payable quarterly	Fixed 6% p.a. NO
18 19 20a	Coupons/dividends Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Euribor 3M + 0,35% payable quarterly  NO  Mandatory -	Fixed  6% p.a.  NO Mandatory
18 19 20a 20b	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount	Euribor 3M + 0,35% payable quarterly  NO  Mandatory  -  Mandatory	Fixed 6% p.a. NO Mandatory Mandatory
18 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 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretionary or mandatory - in terms of timing - reasons for discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	Euribor 3M + 0,35% payable quarterly  NO  Mandatory  -  Mandatory  NO	Fixed  6% p.a.  NO Mandatory Mandatory NO
18 19 20a 20b 21 22	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative	Euribor 3M + 0,35% payable quarterly  NO  Mandatory  -  Mandatory  NO  No  Non Cumulative	Fixed  6% p.a.  NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	Euribor 3M + 0,35% payable quarterly  NO  Mandatory  -  Mandatory  NO  No  Non Cumulative	Fixed  6% p.a.  NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)	Euribor 3M + 0,35% payable quarterly  NO  Mandatory  -  Mandatory  NO  No  Non Cumulative	Fixed  6% p.a.  NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24 25	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially	Euribor 3M + 0,35% payable quarterly  NO  Mandatory  -  Mandatory  NO  No  Non Cumulative	Fixed  6% p.a.  NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24 25 26	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate	Euribor 3M + 0,35% payable quarterly  NO  Mandatory  -  Mandatory  NO  No  Non Cumulative	Fixed  6% p.a.  NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	Euribor 3M + 0,35% payable quarterly  NO  Mandatory  -  Mandatory  NO  No  Non Cumulative	Fixed  6% p.a.  NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Euribor 3M + 0,35% payable quarterly  NO  Mandatory  -  Mandatory  NO  No  Non Cumulative	Fixed  6% p.a.  NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write down triggers	Euribor 3M + 0,35% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Fixed  6% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features	Euribor 3M + 0,35% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Fixed  6% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write down triggers	Euribor 3M + 0,35% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Fixed  6% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, 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	Euribor 3M + 0,35% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO	Fixed  6% p.a.  NO Mandatory  - Mandatory  NO Non Cumulative Non Convertible  NO NO NO NO NO
18 19 20a 20b 21 22 23 24 25 26 27 28 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down features  If write-down, write down triggers  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism (4)  Position in subordination hierarchy in liquidation	Euribor 3M + 0,35% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Fixed  6% p.a.  NO Mandatory  - Mandatory  NO Non Cumulative Non Convertible NO NO NO NO N/A - Senior
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down, full or partial  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism (4)	Euribor 3M + 0,35% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO N/A	Fixed  6% p.a.  NO Mandatory Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down features  If write-down, write down triggers  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism (4)  Position in subordination hierarchy in liquidation	Euribor 3M + 0,35% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Fixed  6% p.a.  NO Mandatory  - Mandatory  NO Non Cumulative Non Convertible NO NO NO NO N/A - Senior

12
UNICREDIT BANK AUSTRIA AG
XS0136314415
Instrument - English Law
Subordinated provisions - Austrian Law
Subordinated provisions - Adstrian Law
Tier 2
Tier 2
Solo & Consolidated
Bond - Art. 62 CRR
35
35
EUR
35
99,32
100,00
Liability – amortised cost
01.10.2001
Dated
31.10.2031
NO
-
cipal amount + Tax event: on any interest payment date at principal amount +
accrued interest
-
Floating
Floating Euribor 3M + 0,49% payable quarterly
Euribor 3M + 0,49% payable quarterly
Euribor 3M + 0,49% payable quarterly NO
Euribor 3M + 0,49% payable quarterly NO
Euribor 3M + 0,49% payable quarterly  NO  Mandatory
Euribor 3M + 0,49% payable quarterly  NO  Mandatory  -  Mandatory
Euribor 3M + 0,49% payable quarterly  NO Mandatory - Mandatory NO
Euribor 3M + 0,49% payable quarterly  NO Mandatory - Mandatory NO No Cumulative
Euribor 3M + 0,49% payable quarterly  NO Mandatory - Mandatory NO No Cumulative
Euribor 3M + 0,49% payable quarterly  NO Mandatory - Mandatory NO No Cumulative
Euribor 3M + 0,49% payable quarterly  NO Mandatory - Mandatory NO No Cumulative
Euribor 3M + 0,49% payable quarterly  NO Mandatory - Mandatory NO Nor Cumulative
Euribor 3M + 0,49% payable quarterly  NO Mandatory - Mandatory NO No Cumulative
Euribor 3M + 0,49% payable quarterly  NO Mandatory - Mandatory NO No Cumulative
Euribor 3M + 0,49% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
Euribor 3M + 0,49% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
Euribor 3M + 0,49% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
Euribor 3M + 0,49% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
Euribor 3M + 0,49% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
Euribor 3M + 0,49% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO NO NO - NO - NO N/A
Euribor 3M + 0,49% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible

Mair	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	13	14
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000539531	XS0137905153
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
7	Instrument type	Bond - Art. 62 CRR	Notes - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	0	12
٥		Amortisation	-
	Nominal amount of instrument: original amount of currency of issuance (in million)	5	12
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	5	12
9a	Issue price	100,00	99,25
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	06.12.2001	30.10.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	06.12.2016	30.10.2031
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	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	Coupons/dividends Fixed or floating dividend/coupon	Fixed to Floating	Fixed
17		Fixed to Floating  7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%	Fixed 5,935% p.a.
	Fixed or floating dividend/coupon	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor	
18	Fixed or floating dividend/coupon  Coupon rate and any related index	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0% NO	5,935% p.a.
18	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%	5,935% 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	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0% NO	5,935% p.a. NO
18 19 20a	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%  NO  Mandatory  -	5,935% 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	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%  NO  Mandatory  -  Mandatory	5,935% 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	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%  NO  Mandatory  Mandatory  NO	S,935% 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	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%  NO Mandatory - Mandatory NO Non Cumulative	S,935% p.a.  NO Mandatory - Mandatory 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	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%  NO Mandatory - Mandatory NO Non Cumulative	S,935% p.a.  NO Mandatory - Mandatory 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)	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%  NO Mandatory - Mandatory NO Non Cumulative	S,935% 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	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%  NO Mandatory - Mandatory NO Non Cumulative	S,935% 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, conversion rate	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%  NO Mandatory - Mandatory NO Non Cumulative	S,935% 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 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem  Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, ully 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	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%  NO Mandatory - Mandatory NO Non Cumulative	S,935% p.a.  NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem  Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%  NO Mandatory - Mandatory NO Non Cumulative	S,935% 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, 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	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	S,935% 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 instrument type convertible into Write-down features	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	S,935% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, 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	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	S,935% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  Write-down features  If write-down, write down triggers  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism (4)	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO	S,935% p.a.  NO Mandatory - Mandatory NO Non Convertible NO
18 19 20a 20b 21 22 23 24 25 26 27 28 29 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, write down triggers  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism (4)  Position in subordination hierarchy in liquidation	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%  NO Mandatory	S,935% p.a.  NO Mandatory NO 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, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  Write-down features  If write-down, write down triggers  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism (4)	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO NO N/A	S,935% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 30 31 32 33 34 35 36 37	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write down triggers  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism (4)  Position in subordination hierarchy in liquidation	7% from 06.12.2001 to 05.12.2006; thereafter 9,90% minus Euribor 12M, floor: 0%  NO Mandatory	S,935% p.a.  NO Mandatory Mandatory NO Non Comulative Non Convertible

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)	XS0138428684	XS0138355515
		Instrument - English Law	Instrument - English Law
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
		Subordinated provisions Adstrain taw	Subordinated provisions Adstrian Edw
	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	0
		-	Amortisation
l .	Nominal amount of instrument: original amount of currency of issuance (in million)	60	10
9	Nominal amount of instrument: original amount - currency of issuance	EUR	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	60	11
9a	Issue price	99,31	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	05.11.2001	14.11.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	31.12.2031	14.11.2016
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	accrued interest	accrued interest
10	Coupons/dividends		
17			
	IFixed or floating dividend/counon	Floating	Fixed
	Fixed or floating dividend/coupon	Floating	Fixed
18	Fixed or floating dividend/coupon  Coupon rate and any related index	Floating Euribor 3M + 0,50% payable quarterly	Fixed 6,00% p.a.
			6,00% p.a.
18	Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing	Euribor 3M + 0,50% payable quarterly	6,00% p.a.
18	Coupon rate and any related index  Existence of a dividend stopper	Euribor 3M + 0,50% payable quarterly NO	6,00% p.a. NO
18	Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing	Euribor 3M + 0,50% payable quarterly  NO  Mandatory  -  Mandatory	6,00% p.a.  NO Mandatory - Mandatory
18 19 20a 20b 21	Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	Euribor 3M + 0,50% payable quarterly  NO Mandatory - Mandatory NO	6,00% p.a.  NO Mandatory - Mandatory NO
18 19 20a 20b 21 22	Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative	Euribor 3M + 0,50% payable quarterly  NO  Mandatory  -  Mandatory	6,00% p.a.  NO Mandatory - Mandatory
18 19 20a 20b 21	Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	Euribor 3M + 0,50% payable quarterly  NO Mandatory - Mandatory NO	6,00% p.a.  NO Mandatory - Mandatory NO
18 19 20a 20b 21 22	Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative	Euribor 3M + 0,50% payable quarterly  NO Mandatory - Mandatory NO No Cumulative	6,00% p.a.  NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23	Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	Euribor 3M + 0,50% payable quarterly  NO Mandatory - Mandatory NO No Cumulative	6,00% p.a.  NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24	Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Euribor 3M + 0,50% payable quarterly  NO Mandatory - Mandatory NO No Cumulative	6,00% p.a.  NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24 25	Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Euribor 3M + 0,50% payable quarterly  NO Mandatory - Mandatory NO No Cumulative	6,00% p.a.  NO Mandatory - Mandatory NO 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 on non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Euribor 3M + 0,50% payable quarterly  NO Mandatory - Mandatory NO No Cumulative	6,00% p.a.  NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27	Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	Euribor 3M + 0,50% payable quarterly  NO Mandatory - Mandatory NO No Cumulative	6,00% p.a.  NO Mandatory - Mandatory NO 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 on non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Euribor 3M + 0,50% payable quarterly  NO Mandatory - Mandatory NO No Cumulative	6,00% p.a.  NO Mandatory - Mandatory NO 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, conversion trigger(s) If convertible, conversion rate If convertible, poscrify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Euribor 3M + 0,50% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6,00% p.a.  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, 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 + 0,50% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6,00% 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	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	Euribor 3M + 0,50% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6,00% 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	Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, write down triggers If write-down, full or partial	Euribor 3M + 0,50% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO	6,00% 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	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, ponversion 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	Euribor 3M + 0,50% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO	6,00% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible or non-convertible If convertible, proversion 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 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 + 0,50% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO - NO N/A	6,00% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO N/A
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Euribor 3M + 0,50% payable quarterly  NO Mandatory	6,00% p.a.  NO Mandatory - Mandatory NO Non Cumulative No Convertible NO NO NO Second Se
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible on non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, work and the convertible into If 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) Position in subordination hierarchy in liquidation Non-compliant transitioned features	Euribor 3M + 0,50% payable quarterly  NO Mandatory	6,00% p.a.  NO Mandatory - Mandatory NO Non Cumulative No Convertible NO NO NO N/A - Senior

Contingent call dates, if applicable  Coupons/dividends  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  NO  NO  NO  NO  NO  Stribly discretionary, partially discretionary or mandatory - in terms 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 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 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 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 timing - reasons for discretion Fully discretionary, partially discr	2 Unique id  3 Governir  Regulate  4 Transitio  5 Post-trar  6 Eligible a  7 Instrume  8 Amount  Nominal  Nominal  9a Issue pri  9b Redempi  10 Accounti  11 Original i  12 Perpetua  13 Original i  14 Issuer ca  Optional  15 Continge  Coupons  17 Fixed or  18 Coupon i  19 Existence  20a Fully disc  Fully disc  21 Existence  22 Noncum  23 Converti  24 If conver  25 If conver  26 If conver  26 If conver	ue identifier (1)  rning laws of the instrument (2)  latory treatment	XS0138294201 Instrument - English Law	XS0139264682
Regulatory treatment   Instrument (2)   Instrument English Law   Instrument English Law   Oxfordinated provisions - Austrian Law   Oxfordinated	3 Governin  Regulato 4 Transitio 5 Post-tran 6 Eligible a 7 Instrume 8 Amount Nominal 9 Nominal 9 Nominal 10 Account 11 Original 11 Original 12 Perpetue 13 Original 14 Issuer ca Optional 15 Continge 16 Subseque Coupons 17 Fixed or 18 Coupon 19 Existence 20a Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver	rning laws of the instrument (2)	Instrument - English Law	
Subordinated provisions - Austrian Iaw Subordinated provisions - Austrian Iaw Subordinated provisions - Austrian Iaw Armational CSR rules 1	Regulate 4 Transitio 5 Post-trar 6 Eligible a 7 Instrume 8 Amount Nominal 9 Nominal Nominal 9a Issue pri 9b Redempi 10 Accounti 11 Original a 12 Perpetua 13 Original a 14 Issuer ca Optional 15 Continge 16 Subseque Coupons 17 Fixed or: 18 Coupon a 19 Existence 20a Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver	rning laws of the instrument (2)		Instrument - English Law
Regulatory treatment 4 Transitional CRR rules 5 Post transitional CRR rules 7 Post transitional CRR rules 8 Amount recognised in regulatory capital (ruln) (3) 8 Amount recognised in regulatory capital (ruln) (3) 9 Roof ARF. 62 CRR 8 Roof ARF. 62 CRR 9 Roof ARF. 62	Regulato 4 Transitio 5 Post-trar 6 Eligible a 7 Instrume 8 Amount Nominal 9 Nominal 10 Accounti 11 Original a 12 Perpetua 13 Original a 14 Issuer ca Optional 15 Continge 16 Subseque Coupons 17 Fixed or 18 Coupon a 19 Existence 20a Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver	latory treatment	Subordinated provisions - Austrian Law	
A marsitional CRR rules	4 Transitio 5 Post-tran 6 Eligible a 7 Instrume 8 Amount Nominal 9 Nominal 9 Nominal 10 Accounti 11 Original a 12 Perpetua 13 Original a 14 Issuer ca Optional 15 Continge 16 Subseque Coupons 17 Fixed or 18 Coupon I 19 Existence 20a Fully disc Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver		Saboramatea provisions Austrian Euw	Subordinated provisions - Austrian Law
A martistional CRR rules	4 Transitio 5 Post-trar 6 Eligible a 7 Instrume 8 Amount Nominal Nominal 9 Nominal 9 Issue pri 10 Accounti 11 Original 1 12 Perpetua 13 Original 1 14 Issuer ca Optional 15 Continge 16 Subseque Coupons 17 Fixed or 18 Coupon I 19 Existence 20a Fully disc Fully disc 20b Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver			
5 Post-transitional CRR rules 6 figible at solo Consolidated 500 & Consolidated 7 of Statument type 8 and Art. 62 CRR 8	5 Post-trar 6 Eligible a 7 Instrume 8 Amount Nominal 9 Nominal 9a Issue pri 10 Accounti 11 Original 12 Perpetu 13 Original 14 Issuer ca Optional 15 Continge 16 Subsequ Coupons 17 Fixed or 18 Coupon I 19 Existence 20a Fully disc Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver		Tier 2	Tier 2
7 instrument type 8 Amount recognised in regulatory capital (C/mln) (3) 1	7 Instrume 8 Amount Nominal 9 Nominal 9 Nominal 9a Issue pri 9b Redempi 10 Accounti 11 Original 12 Perpetue 13 Original 14 Issuer ca Optional 15 Continge 16 Subseque Coupons 17 Fixed or 18 Coupon 19 Existence 20a Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 26 If conver	transitional CRR rules	Tier 2	Tier 2
8 Amount recognised in regulatory capital (E/min) (3) Amoritation  Nominal amount of instrument: original amount of currency of issuance Nominal amount of instrument: original amount or currency of issuance Nominal amount of instrument: original amount in Euro (€ min)  9 Redemption price 100,00 100	8 Amount Nominal Nominal Nominal Nominal Nominal Pal Issue pri 10 Accounti 11 Original 12 Perpetua 13 Original 14 Issuer ca Optional 15 Continge 16 Subseque Coupons 17 Fixed or 18 Coupon I 19 Existence 20a Fully disc Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver	le at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
8 Amount recognised in regulatory capital (cymin) (3) Sominal amount of instrument: original amount of currency of issuance Sominal amount of instrument: original amount of currency of issuance Sominal amount of instrument: original amount of currency of issuance Sominal amount of instrument: original amount of currency of issuance Sominal amount of instrument: original amount of currency of issuance Sominal amount of instrument: original amount in Euro (€ min) 34 4	Nominal Nominal Nominal Nominal Nominal Nominal Pal Redempi Redempi 10 Accounti 11 Original I 12 Perpetua 13 Original I 14 Issuer ca Optional 15 Continge 16 Subseque Coupons 17 Fixed or 18 Coupon I 19 Existence 20a Fully disc Fully disc 20b Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If Conver 26 If conver	ument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
Nominal amount of instrument: original amount of currency of issuance (in million)  Nominal amount of instrument: original amount in Euro (Emin)  Nominal amount of instrument: original amount in Euro (Emin)  Nominal amount of instrument: coversion of original amount in Euro (Emin)  Nominal amount of instrument: coversion of original amount in Euro (Emin)  Nominal amount of instrument: coversion of original amount in Euro (Emin)  Nominal amount of instrument: coversion of original amount in Euro (Emin)  Nominal amount of instrument: coversion of original amount in Euro (Emin)  Nominal amount of instrument: coversion of original amount in Euro (Emin)  Nominal amount of instrument: coversion of original amount in Euro (Emin)  Nominal amount of instrument: coversion of original amount in Euro (Emin)  Nominal amount of instrument: coversion of original amount in Euro (Emin)  Nominal amount of instrument: coversion of original amount in Euro (Emin)  Nominal amount of instrument: coversion of original amount in Euro (Emin)  Nominal amount of instrument: coversion of original amount in Euro (Emin)  Nominal amount of instrument: coversion of original amount in Euro (Emin)  Nominal amount of instrument: coversion of original amount in Euro (Emin)  Nominal amount of instrument: coversion of original amount in Euro (Emin)  Nominal amount of instrument: coversion of original amount in Euro (Emin)  Nominal amount of instrument: coversion original coversion original amount in Euro (Emin)  Nominal amount of instrument: coversion original coversion original amount in Euro (Emin)  Nominal amount of instrument: coversion original coversion original amount in Euro (Emin)  Nominal amount of instrument: coversion original amount in Euro (Emin)  Nominal amount of instrument: coversion original amount in Euro (Emin)  Nominal amount of instrument: coversion original amount in Euro (Emin)  Nominal amount of instrument: coversion original amount in Euro (Emin)  Nominal amount original amount in Euro (Emin)  Nominal amount of instrument i	Nominal Nominal Nominal Nominal Nominal Nominal Pal Redempi Redempi 10 Accounti 11 Original I 12 Perpetua 13 Original I 14 Issuer ca Optional 15 Continge 16 Subseque Coupons 17 Fixed or 18 Coupon I 19 Existence 20a Fully disc Fully disc 20b Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If Conver 26 If conver	unt recognised in regulatory control (6 leals) (2)	1	36
9 Nominal amount of instrument: original amount - currency of issuance Nominal amount of instrument: conversion of original amount in Euro (E min)   36 Issue price	9 Nominal Nominal Nominal 9a Issue prii 9b Redempi 10 Accounti 11 Original I 12 Perpetua 13 Original I 14 Issuer ca Optional 15 Continge 16 Subseque Coupons 17 Fixed or 18 Coupon I 19 Existence 20a Fully disc Fully disc 20b Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver 26 If conver	intrecognised in regulatory capital (c/min) (s)	Amortisation	-
Nominal amount of instrument: conversion of original amount in Euro (€ min)   94   95   95   95   95   95   95   95	Nominal   9a   Issue pri   10   Accounti   11   Original   12   Perpetus   13   Original   14   Issuer ca   Optional   15   Continge   16   Subseque   Coupons   17   Fixed or   18   Coupon   19   Existence   20a   Fully disc   Fully disc   20b   Fully disc   21   Existence   22   Noncum   23   Converti   24   If conver   25   If conver   26   If conver   27   If conver   27   If conver   28   If conver   29   If conver   29   If conver   20	nal amount of instrument: original amount of currency of issuance (in million)	30	40
9a Issue price 100,00 1	9a   Issue pris     9b   Redempi     10   Accounti     11   Original     12   Perpetua     13   Original     14   Issuer     15   Continge     16   Subsequ     17   Fixed or     18   Coupon     19   Existence     20a   Fully disc     21   Existence     22   Noncum     23   Converti     24   If conver     25   If conver     26   If conver     26   If conver     27   If conver     28   If conver     29   If conver     20   If conver     21   If conver     22   If conver     23   If conver     24   If conver     25   If conver     26   If conver     26   If conver     27   If conver     28   If conver     29   If conver     20   If conver     21   If conver     22   If conver     23   If conver     24   If conver     25   If conver     26   If conver     26   If conver     27   If conver     28   If conver     29   If conver     20   If conver     20   If conver     21   If conver     22   If conver     23   If conver     24   If conver     25   If conver     26   If conver     27   If conver     28   If conver     29   If conver     20   If conver     20   If conver     20   If conver     20   If conver     21   If conver     22   If conver     23   If conver     24   If conver     25   If conver     26   If conver     27   If conver     28   If conver     29   If conver     20   If conver     20   If conver     20   If conver     21   If conver     22   If conver     23   If conver     24   If conver     25   If conver     26   If conver     27   If conver     28   If conver     29   If conver     20   If conver     20   If conver     20   If conver     20   If conver     21   If conver     22   If conver     23   If conver     24   If conver     25   If conver     26   If conver     27   If conver     28   If conver     29   If conver     20   If conver     20   If conver     20   If conver     20   If conver     21   If conver     21   If conver     22   If conver     23   If conver     24   If conver     25   If conver     26   If conver     27   If conver     28   If conver     28   If conver     29   If c	nal amount of instrument: original amount - currency of issuance	USD	USD
Seedemption price   100,00	9b Redempi 10 Accounti 11 Original 1 12 Perpetua 13 Original 1 14 Issuer ca Optional 15 Continge 16 Subsequ Coupons 17 Fixed or: 18 Coupon 1 19 Existence 20a Fully disc Fully disc 20b Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver	inal amount of instrument: conversion of original amount in Euro (€ mln)	34	45
10   Accounting classification   Liability - amortised cost   Liability - amortised cost	10 Accounti 11 Original I 12 Perpetua 13 Original I 14 Issuer ca Optional 15 Continge 16 Subseque Coupons 17 Fixed or 18 Coupon I 19 Existence 20a Fully disc Fully disc 20b Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver	price	100,00	100,00
11 Original date of issuance 12 Perpetual or dated Dated Dated 13 Original maturity date 14 Issuer call subject to prior Supervisory approval 15 Original maturity date 16 Susuer call subject to prior Supervisory approval 17 Susuer call subject to prior Supervisory approval 18 Optional call date 19 Contingent call dates and redemption amount 19 Contingent call dates, if applicable 20 Coupon, and any related index 21 Fixed or floating dividend/coupon 22 Existence of a dividend stopper 23 Fixed or floating dividend stopper 24 Fully discretionary, partially discretionary or mandatory - in terms of timing 25 Fully discretionary, partially discretionary or mandatory - in terms of timing 26 Fully discretionary, partially discretionary or mandatory - in terms of timing 27 Existence of set of step up or other incentive to redeem 28 Non Comunitative 29 Non Comunitative 20 Non Comunitative 21 Existence of step up or other incentive to redeem 21 Non Comunitative 22 Non Comunitative 23 Convertible, romersion trigger(s) 24 If convertible, romersion rate 25 If convertible, romersion rate 26 If convertible, specify instrument type convertible into 27 If or overtible, specify instrument it converts into 28 If write-down, full or partially 30 Witte-down, full or partiall 31 If write-down, full or partiall 31 If write-down, full or partiall 31 If write-down, full or partiall 32 If write-down, full or partiall 33 If write-down, full or partial 34 If write-down, full or partial 35 If convertible, specify instrument it converts into 36 If convertible, specify instrument it converts into 37 If write-down, full or partial 38 If write-down, full or partial 39 If write-down, full or partial 30 If write-down, full or partial 30 If write-down, full or partial 31 If write-down, full or partial	11 Original	mption price	100,00	100,00
11 Original date of issuance 12 Perpetual or dated Dated Dated 13 Original maturity date 14 Issuer call subject to prior Supervisory approval 15 Original maturity date 16 Susuer call subject to prior Supervisory approval 17 Susuer call subject to prior Supervisory approval 18 Optional call date 19 Contingent call dates and redemption amount 19 Contingent call dates, if applicable 20 Coupon, and any related index 21 Fixed or floating dividend/coupon 22 Existence of a dividend stopper 23 Fixed or floating dividend stopper 24 Fully discretionary, partially discretionary or mandatory - in terms of timing 25 Fully discretionary, partially discretionary or mandatory - in terms of timing 26 Fully discretionary, partially discretionary or mandatory - in terms of timing 27 Existence of set of step up or other incentive to redeem 28 Non Comunitative 29 Non Comunitative 20 Non Comunitative 21 Existence of step up or other incentive to redeem 21 Non Comunitative 22 Non Comunitative 23 Convertible, romersion trigger(s) 24 If convertible, romersion rate 25 If convertible, romersion rate 26 If convertible, specify instrument type convertible into 27 If or overtible, specify instrument it converts into 28 If write-down, full or partially 30 Witte-down, full or partiall 31 If write-down, full or partiall 31 If write-down, full or partiall 31 If write-down, full or partiall 32 If write-down, full or partiall 33 If write-down, full or partial 34 If write-down, full or partial 35 If convertible, specify instrument it converts into 36 If convertible, specify instrument it converts into 37 If write-down, full or partial 38 If write-down, full or partial 39 If write-down, full or partial 30 If write-down, full or partial 30 If write-down, full or partial 31 If write-down, full or partial	11 Original	unting classification	Liability – amortised cost	Liability – amortised cost
13 Original maturity date 14 Issuer call subject to prior Supervisory approval 15 Optional call date 15 Contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividends 18 Coupons rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion 21 Existence of a dividend stopper 22 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion 22 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion 23 Convertible or non-convertible 24 If convertible or non-convertible 25 Convertible or non-convertible 26 If convertible, conversion trigger(s) 27 If convertible, fully or partially 28 If convertible, mandatory or optional conversion 29 If convertible, pully or partially 20 If convertible, pully or partially 21 If write-down, full or partial 22 If write-down, full or partial 23 If write-down, full or partial 24 If write-down, full or partial 25 If or one partial 26 If write-down, full or partial 27 If convertible, specify instrument type convertibite 28 If write-down, full or partial 29 If write-down, full or partial	13 Original i 14 Issuer ca Optional 15 Continge 16 Subsequ Coupons 17 Fixed or: 18 Coupon i 19 Existence 20a Fully disc Fully disc 20b Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver	nal date of issuance	14.11.2001	05.12.2001
14   Issuer call subject to prior Supervisory approval   NO   Optional call date	14   Issuer ca   Optional   15   Continge   16   Subseque     Coupons   17   Fixed or   18   Coupon   19   Existence   20a   Fully disc   Fully disc   20b   Fully disc   21   Existence   22   Noncum   23   Converti   24   If conver   25   If conver   26   If conver   27   If conver   28   If conver   29   If conver   26   If conver   27   If conver   28   If	etual or dated	Dated	Dated
Optional call dates Contingent call dates and redemption amount  Subsequent call dates and redemption amount  Subsequent call dates, if applicable  Coupons/dividends  12 Fixed or floating dividend/coupon  Fixed or floating dividend/coupon  Fixed or floating dividend/coupon  Fixed or floating dividend/soupon  Subsequent call dates, if applicable  Coupon rate and any related index  Coupon rate and any related index  Coupon rate and any related index  Rolly discretionary, partially discretionary or mandatory - in terms of timing mandatory  Fully discretionary, partially discretionary or mandatory - in terms of timing reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of timing reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of timing reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Mandatory  Mandatory  Mandatory  Mandatory  Mandatory  Mon O  NO  NO  In Convertible on on-convertible  Non Cumulative  Convertible on on-convertible  Non Convertible on on-convertible  Non Convertible on on-convertible  Non Convertible, fully or partially  If convertible, conversion ritager(s)  If convertible, conversion rate  If convertible, conversion rate  If convertible, conversion rate  If convertible, conversion rate  If convertible, postivity or optional conversion  If convertible, one postivity or optional conversion  If convertible, one postivity o	Optional 15 Continge 16 Subsequ Coupons 17 Fixed or 18 Coupon I 19 Existence 20a Fully disc Fully disc 20b Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver	nal maturity date	14.11.2016	05.12.2031
Tax event: on any interest payment date at principal amount to accrued interest accrued int	15 Continge 16 Subsequ Coupons 17 Fixed or: 18 Coupon i 19 Existence 20a Fully disc Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver	r call subject to prior Supervisory approval	NO	NO
Contingent call dates and redemption amount  Subsequent call dates, if applicable  Coupons/dividends  17 Fixed or floating 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 Fully discretionary, partially discretionary or mandatory - in terms 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 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 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 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 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 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 timing - reasons for discretionary or mandatory Mandator	Continge  16 Subsequ  Coupons  17 Fixed or:  18 Coupon I  19 Existence  20a Fully disc  20b Fully disc  21 Existence  22 Noncum  23 Converti  24 If conver  25 If conver  26 If conver	onal call date	-	-
Subsequent call dates, if applicable  Coupons/dividends  Fixed or floating dividend/coupon  Fixed or floating dividend/coupon  Existence of a dividend stopper  Fixed or floating dividend stopper  NO  NO  Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of 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 timing - reasons for discretion No No No No No No No No No Convertible convertible to reduce non-convertible Non Convertible Non Con	16 Subsequ Coupons 17 Fixed or: 18 Coupon I 19 Existence 20a Fully disc Fully disc 20b Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver			Tax event: on any interest payment date at principal amount +
Coupons/dividends   Fixed   Fixed   Fixed   Fixed   Fixed	Coupons 17 Fixed or 18 Coupon I 19 Existence 20a Fully disc 20b Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver		accrued interest	accrued interest
Fixed Fixed or floating dividend/coupon Fixed Fixed Fixed  Coupon rate and any related index 6,00% p.a. 6,21% p.a.  Existence of a dividend stopper NO NO NO NO NO Mandatory Fully discretionary, partially discretionary or mandatory - in terms of timing Nandatory Mandatory Mandatory Mandatory Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	17 Fixed or  18 Coupon I  19 Existence  20a Fully disc, Fully disc, 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver		-	-
Coupon rate and any related index  6,00% p.a.  6,21% p	18 Coupon I 19 Existence 20a Fully disc 21 Existence 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver		Fixed	Fixed
Existence of a dividend stopper	19 Existence 20a Fully disc 20b Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver	or noachig dividend/coupon	rixed	Fixeu
Fully discretionary, partially discretionary or mandatory - in terms of timing	20a Fully disc Fully disc 20b Fully disc 21 Existence 22 Noncerti 23 Converti 24 Ilf conver 25 If conver 26 If conver	on rate and any related index	6,00% p.a.	6,21% p.a.
Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Mandatory  Existence of step up or other incentive to redeem  NO  No No No No No Communitative  Non Cumulative or cumulative or cumulative  If convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, conversion rate  If convertible, pandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down, features  NO  NO  If write-down, write down triggers  If write-down, full or partial  If write-down, full or partial	Fully disc 20b Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver	ence of a dividend stopper	NO	NO
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  NO  NO  No No Community  Non Cumulative or cumulative or cumulative  Convertible or non-convertible  Non Convertible or non-convertible  Non Convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  Wifte-down features  NO  NO  NO  If write-down, full or partial	Fully disc 20b Fully disc 21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver	discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem NO 22 Noncumulative or cumulative Non Cumulative Non Cumulative 23 Convertible or non-convertible Non Convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible 29 If convertible, specify instrument type convertible 30 Write-down, write down triggers 31 If write-down, write down triggers 32 If write-down, full or partial 33 If write-down, full or partial 34 If write-down, full or partial	21 Existence 22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver	discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
22 Noncumulative or cumulative 23 Convertible or 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 instrument it converts into 30 Write-down features 31 If write-down, write down triggers 32 If write-down, full or partial 33 If write-down, full or partial 34 If write-down, full or partial	22 Noncum 23 Converti 24 If conver 25 If conver 26 If conver	discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
23 Convertible or 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 31 If write-down, write down triggers 32 If write-down, full or partial 33 If write-down, full or partial 34 If write-down, full or partial 35	23 Converti 24 If conver 25 If conver 26 If conver	ence of step up or other incentive to redeem	NO	NO
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       -       -	24 If conver 25 If conver 26 If conver	umulative or cumulative	Non Cumulative	Non Cumulative
25   If convertible, fully or partially   -   -   -	25 If conver 26 If conver	ertible or non-convertible	Non Convertible	Non Convertible
25   If convertible, fully or partially   -   -   -	25 If conver 26 If conver	vertible, conversion trigger(s)	-	-
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     -     -		vertible, conversion rate	-	-
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     -     -	27 If conver		-	-
30     Write-down features     NO     NO       31     If write-down, write down triggers     -     -       32     If write-down, full or partial     -     -	28 If conver	vertible, specify instrument type convertible into	-	-
31 If write-down, write down triggers			-	-
32 If write-down, full or partial	30 Write-do	e-down features	NO	NO
	31 If write-o	te-down, write down triggers	-	-
	32 If write-o	te-down, full or partial -	-	-
33 If write-down, permanent or temporary N/A N/A	33 If write-o	te-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		iporary write down, description of write-up inechanism (+)	Senior	Senior
36 Non-compliant transitioned features NO NO	36 Non-com			
		ion in subordination hierarchy in liquidation	NO	INO
37   If yes, specify non-compliant features  -		ion in subordination hierarchy in liquidation	NO -	NO -

ıvıaır	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	19	20
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0140394817	XS0140907626
3	Governing laws of the instrument (2)	Instrument - English Law	Instrument - English Law Subordinated provisions - Austrian Law
		Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	94	50
	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	=	-
16	Subsequent call dates, if applicable  Coupons/dividends		-
		- Floating	- Floating
17	Coupons/dividends	Floating Euribor 3M + 0,48% payable quarterly	Floating Euribor 3M + 0,48% payable quarterly
17	Coupons/dividends Fixed or floating dividend/coupon		
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Euribor 3M + 0,48% payable quarterly	Euribor 3M + 0,48% payable quarterly
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Euribor 3M + 0,48% payable quarterly	Euribor 3M + 0,48% payable quarterly
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	Euribor 3M + 0,48% payable quarterly	Euribor 3M + 0,48% payable quarterly
17 18 19 20a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Euribor 3M + 0,48% payable quarterly  NO  Mandatory -	Euribor 3M + 0,48% payable quarterly  NO  Mandatory
17 18 19 20a 20b 21	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount	Euribor 3M + 0,48% payable quarterly  NO  Mandatory  -  Mandatory	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory
17 18 19 20a 20b 21 22	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO
17 18 19 20a 20b 21 22 23	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO No Cumulative	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23 24	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO No Cumulative	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23 24 25	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO No Cumulative	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible, conversion trigger(s)  If convertible, fully or partially	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO No Cumulative	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of 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 No Cumulative	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, mandatory or optional conversion	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO No Cumulative	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO No Cumulative	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO No Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of 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	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type converts into  Write-down features	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion 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	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write down triggers  If write-down, full or partial	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO	Euribor 3M + 0,48% payable quarterly  NO Mandatory
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 31 33 34	Coupons/dividends Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of 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	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO	Euribor 3M + 0,48% payable quarterly  NO Mandatory
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 31 33 34	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  Write-down, fell or partial  If write-down, full or partial  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism (4)	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO N/A	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO - NO - NO - NO - N/A
17 18 19 20a 20b 21 22 23 24 25 26 27 28 30 31 32 33 34 35 36	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion 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, ull or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Cumulative	Euribor 3M + 0,48% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative No Convertible NO NO NO Separate Separ

Mai	r Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	21	22
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0140691865	XS0140608398
		Instance of Coolinh Inc.	laster and Familiah Larry
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
		Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	50	63
		-	-
	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
15	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	accrued interest	accrued interest
10	Coupons/dividends		
17			
	IFixed or floating dividend/coupon	Floating	Fixed
- 17	Fixed or floating dividend/coupon	Floating	Fixed
18	Fixed or floating dividend/coupon  Coupon rate and any related index	Floating  Euribor 6M + 0,5% payable quarterly	5,80% p.a.
18	Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing	Euribor 6M + 0,5% payable quarterly	5,80% p.a.
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 + 0,5% payable quarterly  NO  Mandatory -	5,80% p.a.  NO  Mandatory
18 19 20a 20b	Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount	Euribor 6M + 0,5% payable quarterly  NO  Mandatory  -  Mandatory	5,80% p.a.  NO Mandatory - Mandatory
18 19 20a 20b 21	Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	Euribor 6M + 0,5% payable quarterly  NO Mandatory - Mandatory NO	S,80% p.a.  NO Mandatory  Mandatory  NO
18 19 20a 20b 21 22	Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative	Euribor 6M + 0,5% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative	5,80% p.a.  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  Convertible or non-convertible	Euribor 6M + 0,5% payable quarterly  NO Mandatory - Mandatory NO	S,80% p.a.  NO Mandatory  Mandatory  NO
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 + 0,5% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative	5,80% p.a.  NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24 25	Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Euribor 6M + 0,5% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative	5,80% p.a.  NO Mandatory - Mandatory NO 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, conversion rate	Euribor 6M + 0,5% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative	5,80% p.a.  NO Mandatory - Mandatory NO No Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27	Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	Euribor 6M + 0,5% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative	5,80% p.a.  NO Mandatory - Mandatory NO 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Euribor 6M + 0,5% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative	5,80% p.a.  NO Mandatory - Mandatory NO 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, conversion trigger(s) If convertible, conversion rate If convertible, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Euribor 6M + 0,5% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	S,80% p.a.  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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Euribor 6M + 0,5% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative	5,80% p.a.  NO Mandatory - Mandatory NO No Non Cumulative
18 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, write down triggers	Euribor 6M + 0,5% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	S,80% 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	Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, write down triggers If write-down, full or partial	Euribor 6M + 0,5% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO	S,80% p.a.  NO Mandatory
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, ponversion rate If convertible, pacefy instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, full or partial If write-down, permanent or temporary	Euribor 6M + 0,5% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	5,80% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible or non-convertible If convertible, portially If convertible, portially If convertible, portially 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)	Euribor 6M + 0,5% payable quarterly  NO Mandatory  - Mandatory  NO Non Cumulative Non Convertible NO NO NO N/A	S,80% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO N/A
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, pandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write down triggers If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Euribor 6M + 0,5% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Cumulative	5,80% p.a.  NO Mandatory
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 on non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation Non-compliant transitioned features	Euribor 6M + 0,5% payable quarterly  NO Mandatory  - Mandatory  NO Non Cumulative Non Convertible NO NO NO N/A	S,80% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO - NO - NO - NO - N/A
18 19 20a 20b 21 22 23 24 25 26 27 28 30 31 32 33 34 35 36 37	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, pandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write down triggers If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Euribor 6M + 0,5% payable quarterly  NO Mandatory - Mandatory NO Non Cumulative Non Cumulative	5,80% p.a.  NO Mandatory

	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	23	24
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0140838474	XS0141069442
		Instrument - English Law	Instrument - English Law
3 (	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
		Subordinated provisions Adstrian Edw	Subordinated provisions Austrian Law
	Regulatory treatment		
	Transitional CRR rules	Tier 2	Tier 2
	Post-transitional CRR rules	Tier 2	Tier 2
	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	125	100
	Nominal amount of instrument: original amount of currency of issuance (in million)	125	100
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	125	100
	Issue price	99,62	99,79
	Redemption price	100,00	100,00
	Accounting classification	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	27.12.2001	28.12.2001
	Perpetual or dated	Dated	Dated
	Original maturity date	27.12.2029	28.12.2021
	Issuer call subject to prior Supervisory approval	NO NO	NO NO
	Optional call date	INO	NO
15	Optional call date	Tax event: on any interest payment date at principal amount +	Tax event: on any interest payment date at principal amount +
13	Contingent call dates and redemption amount	accrued interest	accrued interest
	Subsequent call dates, if applicable	-	-
	Coupons/dividends	<del>-</del> 	
		Floating	Floating
17	Coupons/dividends	Floating Euribor 6M + 0,52% payable semi-annually	Floating Euribor 6M +0,48% payable semi-annually
17	Coupons/dividends Fixed or floating dividend/coupon		<u> </u>
17   18   19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Euribor 6M + 0,52% payable semi-annually	Euribor 6M +0,48% payable semi-annually
17   18 (19   19   19   19   19   19   19   19	Coupons/dividends Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper	Euribor 6M + 0,52% payable semi-annually	Euribor 6M +0,48% payable semi-annually
17   18   19   20a   1	Coupons/dividends Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing	Euribor 6M + 0,52% payable semi-annually	Euribor 6M +0,48% payable semi-annually
17   18   19   20a   20b	Coupons/dividends Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Euribor 6M + 0,52% payable semi-annually  NO  Mandatory -	Euribor 6M +0,48% payable semi-annually  NO  Mandatory
17   18   19   20a   20b   21	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount	Euribor 6M + 0,52% payable semi-annually  NO  Mandatory  -  Mandatory	Euribor 6M +0,48% payable semi-annually  NO Mandatory - Mandatory
17   18   19   20a   20b   21   22	Coupons/dividends Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem	Euribor 6M + 0,52% payable semi-annually  NO  Mandatory  -  Mandatory  NO	Euribor 6M +0,48% payable semi-annually  NO Mandatory  Mandatory  NO
17   18   19   20a   20b   21   22   23   1	Coupons/dividends Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative	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
17   18   19   19   20a   20b   21   22   23   24	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	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
17   18   19   19   20a   20b   21   22   23   24   25   1	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)	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
17   18   19   20a   20b   21   22   23   24   25   26	Coupons/dividends Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	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
17   18   19   1   20a   20b   21   22   23   24   25   26   27   28   1	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	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
17   18   19   1   20a   20b   21   22   23   24   25   26   27   28   1	Coupons/dividends Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	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
17   18   19   1   20a   20b   21   22   23   24   25   26   27   28   29   29	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, conversion rate  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
17   18   19   19   20a   20b   21   22   23   24   25   26   27   28   29   30   31   31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, anadatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write down triggers	Euribor 6M + 0,52% payable semi-annually  NO Mandatory - Mandatory NO Cumulative Non Convertible	Euribor 6M +0,48% payable semi-annually  NO Mandatory  Mandatory  NO Non Cumulative Non Convertible
17   18   19   19   20a   20b   21   22   23   24   25   26   27   28   29   30   31   31	Coupons/dividends Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of 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, one conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down features	Euribor 6M + 0,52% payable semi-annually  NO Mandatory - Mandatory NO Cumulative Non Convertible	Euribor 6M +0,48% payable semi-annually  NO Mandatory  Mandatory  NO Non Cumulative Non Convertible
17   18   19   19   20a   20b   21   22   23   24   25   26   27   28   29   30   31   32   32	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, anadatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write down triggers	Euribor 6M + 0,52% payable semi-annually  NO Mandatory - Mandatory NO Cumulative Non Convertible	Euribor 6M +0,48% payable semi-annually  NO Mandatory  Mandatory  NO Non Cumulative Non Convertible
17	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write down triggers  If write-down, full or partial	Euribor 6M + 0,52% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO	Euribor 6M +0,48% payable semi-annually  NO Mandatory
17   18   19   19   19   19   19   19   19	Coupons/dividends Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument 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	Euribor 6M + 0,52% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M +0,48% payable semi-annually  NO Mandatory
17   18   19   19   20a   20b   12   22   23   24   25   26   27   28   31   32   33   32   33   34   35   35	Coupons/dividends Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem  Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features If write-down, write down triggers If write-down, write down tremporary 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 - Mandatory NO Non Cumulative Non Convertible NO NO N/A	Euribor 6M +0,48% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO - NO N/A
17 18 19 1 19 1 20a 1 22 1 1 22 1 23 1 25 1 25 1 26 1 31 31 32 1 33 34 4 35 36 6	Coupons/dividends Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type converts into Write-down features  If write-down, write down triggers If write-down, full or partial If tremporary 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	Euribor 6M +0,48% payable semi-annually  NO Mandatory

Maiı	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	25	26
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000539481	AT0000246814
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
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)	40	2 Buybacks
	Nominal amount of instrument: original amount of currency of issuance (in million)	40	15
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	40	15
9a	Issue price	100,00	100,00
9a 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
13	Original maturity date	29.11.2021	26.02.2021
14	Issuer call subject to prior Supervisory approval	NO 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, urracinas		
17	Fixed or floating dividend/coupon	Fixed	Floating
17		Fixed 6% p.a.	Floating  Euribor 6M + 0,20% payable semi-annually
	Fixed or floating dividend/coupon		-
18	Fixed or floating dividend/coupon  Coupon rate and any related index	6% p.a.	Euribor 6M + 0,20% payable semi-annually
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  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	6% p.a. NO	Euribor 6M + 0,20% payable semi-annually  NO
18 19 20a	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem	6% p.a.  NO  Mandatory -	Euribor 6M + 0,20% payable semi-annually  NO  Mandatory
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	6% p.a.  NO  Mandatory  -  Mandatory	Euribor 6M + 0,20% payable semi-annually  NO  Mandatory  -  Mandatory
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	Euribor 6M + 0,20% payable semi-annually  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% p.a.  NO Mandatory - Mandatory NO No Cumulative	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO Nor 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% p.a.  NO Mandatory - Mandatory NO No Cumulative	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO Nor Cumulative
18 19 20a 20b 21 22 23 24 25 26	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem  Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate	6% p.a.  NO Mandatory - Mandatory NO No Non Cumulative	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO Nor 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% p.a.  NO Mandatory - Mandatory NO No Non Cumulative	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO Nor 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	6% p.a.  NO Mandatory - Mandatory NO No Non Cumulative	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO Nor 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 on ron-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	6% p.a.  NO Mandatory  Mandatory  NO Non Cumulative Non Convertible	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	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features	6% p.a.  NO Mandatory - Mandatory NO No Non Cumulative	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO Nor 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 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 Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, amodatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial	6% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible	Euribor 6M + 0,20% 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	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 on ron-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down features  If write-down, full or partial  If write-down, 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 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, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  Write-down features  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)	6% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO - NO NO NO NO NO - NO NO NO NO	Euribor 6M + 0,20% 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	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write down triggers  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism (4)  Position in subordination hierarchy in liquidation	6% p.a.  NO Mandatory Mandatory NO Non Cumulative Non Convertible	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO
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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation Non-compliant transitioned features	6% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO - NO NO NO NO NO - NO NO NO NO	Euribor 6M + 0,20% 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 30 31 32 33 34 35 36 37	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify 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	6% p.a.  NO Mandatory Mandatory NO Non Cumulative Non Convertible	Euribor 6M + 0,20% payable semi-annually  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO

iviai	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	27	28
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)	25	25 -
	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	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed
	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed  USD 130.000 per month/ 5.673% p.a.	Fixed 6,01% p.a.
	Fixed or floating dividend/coupon		
18	Fixed or floating dividend/coupon  Coupon rate and any related index	USD 130.000 per month/ 5.673% p.a.	6,01% p.a.
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.
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. NO	6,01% p.a. NO
18 19 20a	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	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 Non Cumulative	6,01% p.a.  NO Mandatory - Mandatory NO No Cumulative
18 19 20a 20b 21 22 23 24	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem  Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)	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  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible, conversion trigger(s)  If convertible, 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, 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	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, 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 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 type convertible into  If convertible, specify issuer of instrument it converts into  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	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 issuer of instrument it converts into Write-down features	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	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 type convertible into  If convertible, specify issuer of instrument it converts into  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 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, partially If convertible, mandatory or optional conversion If convertible, 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 NO Convertible NO NO NO NO
18 19 20a 21 22 23 24 25 26 27 28 29 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, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down features  If write-down, write down triggers  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism (4)  Position in subordination hierarchy in liquidation	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 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of 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)	USD 130.000 per month/ 5.673% p.a.  NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO	6,01% p.a.  NO Mandatory  - Mandatory  NO Non Cumulative Non Convertible NO NO - NO - N/A
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down features  If write-down, write down triggers  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism (4)  Position in subordination hierarchy in liquidation	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

10 stose         biological feorality [1]         Document (2)         Document (2)         Document (2)         Model instruments: Austrian Law         Model for instruments: Austrian Law           Application from the instrument (2)         Sophistic processing of the instrument (2)         Whole instruments: Austrian Law         Whole instruments: Austrian Law           Application of the instrument (2) of processing of the processing of the instrument (2) of processing of the processing	Maii	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	29	30
Sovering laws of the instrument (2)	1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
	2	Unique identifier (1)	LO_A111_01_0006	AT0000245790
Post particular CRR rules   Fire 2   Fire 2   Fire 2   Fire 3	3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law
6         Contractional CRI rules         fire 2         fire 2           6         Eighber as Lock consolidated         Sade & Consolidated           7         Instrument type         Loan - Art. & CRR         Bond - Art. & CRR           8         Amount recognised in regulatory capital (c/mln) (3)         1           9         Amount recognised in regulatory capital (c/mln) (3)         10           9         Amount recognised in regulatory capital (c/mln) (3)         10           9         Recognition of the control of a property of suspace (million)         10           9         Recognition of the control of a property of suspace (million)         10           9         Recognition (million) amount of instrument: comprision of arginal amount in Euro (c/mln)         20         27           9         Recognition (million) amount of million (million)         100,00         100,00         100,00           9         Recognition (million) amount of million (million)         100,00         100,00         100,00           9         Recognition (million) amount of million (million)         100,00         100,00         100,00           10         Original date of issuance         10,12,201         25,10,199         100,00           11         Original date of issuance         10         10         10				
6   Eighb at 1 solo; consolidated sol & Consolidated   Sol & Consoli	4	Transitional CRR rules	Tier 2	Tier 2
Amount recognised in regulatory capital (E/Inity) (S)	5	Post-transitional CRR rules	Tier 2	Tier 2
Name   Section	6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
Nominal amount of instrument original amount of currency of issuance (in million)   20   27	7	Instrument type		Bond - Art. 62 CRR
Nominal amount of instrument: original amount or currency of issuance (pm fillion)   20   27	8	Amount recognised in regulatory capital (€/mln) (3)	20	1 Purphasks
Nominal amount of instrument: original amount in Euro (Emb)   20   27		Nominal amount of instrument: original amount of currency of issuance (in million)	20	
Session and control instruments conversion of original amount in Euro (6 min)   20   27	0			
19   19   19   19   19   19   19   19				
96   Redemption price   10,000   13,0	02	ů , ,		
10   Accounting classification   Liability - amortised cost   Liability - amortised cost   25.19.999     12   Perpetual or dated   Dated   Dated   Dated     13   Original dataturty date   Dated   Dated   Dated     14   Issuer call subject to prior Supervisory approval   VIV.   VI				
11 Original date of issuance   0312 2001   25.10.1989				·
2   Perpetual or dated   Oated   Oated   Oated				
13   Original maturity date   02.12.2021   25.10.2019     14   Suser call subject to prior Supervisory approval   NO				
Subser call subject to prior Supervisory approval   NO   NO   NO			****	
Diptional call date				
contingent call dates and redemption amount	14		NO	I.
Countingent call dates, if applicable  Coupon rate and are demption amount  Fixed or floating dividend/coupon  Fixed or floating dividend/coupon  Fixed or floating dividend/coupon  Coupon rate and any related index  NO  NO  NO  NO  Rodiant Space of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  NO  Noncumulative or cumulative  Roncometible or non-convertible  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Nonconvertible or non-convertible  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Nonconvertible or non-convertible  Nonconvertible or non-convert	15	Optional can date		
Coupons/dividends   Fixed or Floating dividend/coupon   Fixed or Floating dividend/coupon   Fixed or Floating dividend/coupon   Fixed or Floating dividend/coupon   Fixed or Floating dividend stopper   Coupon rate and any related index   Fixed or Floating   Fixed o		-	-	-
Fixed or floating dividend/coupon   Fixed   Fixed   Fixed to Floating	16		-	-
25 Existence of a dividend stopper 26 Fully discretionary, partially discretionary or mandatory - in terms of timing 27 Fully discretionary, partially discretionary or mandatory - in terms of timing 28 Fully discretionary, partially discretionary or mandatory - in terms of timing 29 Fully discretionary, partially discretionary or mandatory - in terms of timing 20 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion 21 Fully discretionary, partially discretionary or mandatory - in terms of amount 22 Noncumulative or cumulative 23 Noncumulative or cumulative 24 Noncumulative or cumulative 25 If convertible or non-convertible 26 If convertible, conversion trigger(s) 27 If convertible, conversion rate 28 If convertible, conversion rate 39 If convertible, participation or potional conversion 30 Virite-down features 30 Virite-down features 31 If write-down, full or partial 32 If write-down, full or partial 33 If write-down, full or partial 44 If write-down, full or partial 55 Position in subordination hierarchy in liquidation 56 Non-compliant transitioned features 57 Ono-compliant transitioned features 58 Position in subordination hierarchy in liquidation 59 Non-compliant transitioned features 50 Non-compliant transitioned features 50 Non-compliant transitioned features 50 Non-compliant transitioned features 50 Virite-dound features 50 Non-compliant transitioned features 50 Virite-dound features 50 Virite-dound features 50 Virite-dound features 50 Virite-dound features 51 Virite-dound features 52 Position in subordination hierarchy in liquidation 53 Virite-dound features 54 Virite-dound features 55 Virite-dound features 56 Virite-dound features 57 Virite-dound features 58 Virite-dound features 59 Virite-dound features 50				
Loupon rate and any related index    Sustence of a dividend stopper   NO   NO	17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating
Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary partially discretionary or mandatory - in terms of timing - reasons for discretion	18	Coupon rate and any related index	5,51% p.a.	
Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion    Fully discretionary, partially discretionary or mandatory - in terms of amount   Mandatory	19	Existence of a dividend stopper	NO	NO
Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  NO  NO  NO  NO  NO  NO  NO  NO  NO  N	20-	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
Existence of step up or other incentive to redeem	20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
Noncumulative or cumulative  Non Cumulative  Non Cumulative  Non Convertible  Non Convertib	20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down features 31 If write-down, write down triggers 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 44 If temporary write-down, description of write-up mechanism (4) 45 Position in subordination hierarchy in liquidation 46 No 47 No 48 If type, specify non-compliant features 48 No 49 No 40 No 40 No 41 If temporary write-down, description of write-up mechanism (4) 49 No 40 No 41 If type, specify non-compliant features 49 No 40 No 40 No 41 If type, specify non-compliant features 40 No 41 If yes, specify non-compliant features 40 No 41 If yes, specify non-compliant features 41 If yes, specify non-compliant features 42 If yes, specify non-compliant features 43 If yes, specify non-compliant features 44 If yes, specify non-compliant features 45 Non-compliant features 46 Non-compliant features 47 If yes, specify non-compliant features 48 Non-compliant features 49 Non-compliant features 40 Non-compliant features 41 Yes, specify non-compliant features	21	Existence of step up or other incentive to redeem	NO	NO
If convertible, conversion trigger(s)	22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
25   If convertible, fully or partially   -   -   -   -   -   -   -   -   -	23	Convertible or non-convertible	Non Convertible	Non Convertible
1   1   2   1   1   2   2   2   3   4   2   3   3   4   3   4   3   4   4   5   4   3   4   5   5   5   5   5   5   5   5   5	24	If convertible, conversion trigger(s)	-	-
If convertible, mandatory or optional conversion   -   -   -   -     -	25	If convertible, fully or partially	-	-
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features 31 If write-down, write down triggers 32 If write-down, full or partial 33 If write-down, permanent or temporary 43 If write-down, permanent or temporary 54 If temporary write-down, description of write-up mechanism (4) 55 Position in subordination hierarchy in liquidation 56 Non-compliant transitioned features 57 If yes, specify non-compliant features 58 If yes, specify non-compliant features 59 If yes, specify non-compliant features 50 If yes, specify non-compliant features 51 If yes, specify non-compliant features 52 If yes, specify non-compliant features 53 If yes, specify non-compliant features 54 If yes, specify non-compliant features 55 If yes, specify non-compliant features 56 If yes, specify non-compliant features 57 If yes, specify non-compliant features 58 If yes, yes, yes, yes, yes, yes, yes, yes,	26	If convertible, conversion rate	-	-
29 If convertible, specify issuer of instrument it converts into  Write-down features  NO  NO  If write-down, write down triggers  If write-down, permanent or temporary  If write-down, permanent or temporary  N/A  If temporary write-down, description of write-up mechanism (4)  Position in subordination hierarchy in liquidation  No  No  No  No  No  No  No  No  No	27	If convertible, mandatory or optional conversion	-	-
NO NO  Write-down features NO NO NO  If write-down, write down triggers	28	If convertible, specify instrument type convertible into	-	-
1 If write-down, write down triggers 2 If write-down, full or partial 3 If write-down, permanent or temporary 3 If write-down, permanent or temporary 4 If temporary write-down, description of write-up mechanism (4) 5 Position in subordination hierarchy in liquidation 6 Non-compliant transitioned features 7 No 7 If yes, specify non-compliant features 8 - 9 - 9 On	29	If convertible, specify issuer of instrument it converts into	-	-
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     -     -	30	Write-down features	NO	NO
33 If write-down, permanent or temporary  N/A  N/A  N/A  N/A  If temporary write-down, description of write-up mechanism (4)  Position in subordination hierarchy in liquidation  Senior  Non-compliant transitioned features  NO  No  If yes, specify non-compliant features	31		-	-
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     -     -		If write-down, full or partial	-	-
35     Position in subordination hierarchy in liquidation     Senior     Senior       36     Non-compliant transitioned features     NO     NO       37     If yes, specify non-compliant features     -     -	32	he was a second of the second	N/A	N/A
36     Non-compliant transitioned features     NO     NO       37     If yes, specify non-compliant features     -     -		If write-down, permanent or temporary	147.1	
37 If yes, specify non-compliant features	33		-	-
	33 34	If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	- Senior	
(A) Insert N/A if the question is not applicable	33 34 35	If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	- Senior	
	33 34 35 36 37	If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation Non-compliant transitioned features If yes, specify non-compliant features	- Senior	

Supplementary   Supplementar	Mair	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	31	32
Sovering taws of the instrument (2)			UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
Severing save of the instrument (p)   Law   Law	2	Unique identifier (1)	XS0781295901	XS1049363853
Post_transpland_CRR rules   Fire 2   Fire 2   Post_transpland_CRR rules   Fire 2   Fire 2   Post_transpland_CRR rules	3	Governing laws of the instrument (2)		
5   Fig.   Fi		Regulatory treatment		
Begin at 1 x x x x x x x x x x x x x x x x x x	4	Transitional CRR rules	Tier 2	Tier 2
Instrument type	5	Post-transitional CRR rules	Tier 2	Tier 2
Amount recognised in regulatory capital [6/min] [3]   26   50	6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
Nominal amount of instrument: original amount of currency of issuance (in million)   126   500   500	7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
Nominal amount of instrument: original amount is sur (e min)   125   500	8	Amount recognised in regulatory capital (€/mln) (3)	126	500
Nominal amount of instrument: original amount is sur (e min)   125   500		Nominal amount of instrument: original amount of currency of issuance (in million)	126	500
Nominal amount of instruments conversion of original amount in Euro (Emin)   126   100.00	9			EUR
1988   Redemption price   100,00   10			126	500
50   Redemption price   100.00   100.	9a			
10   Accounting classification   Liability - amortised cost   Liability - amortised cost   273,32014   120	9b	1	·	·
10   Oighal date of issuance   0805.2012   27.03.2014   27.03.2014   27.03.2014   27.03.2014   27.03.2014   27.03.2014   27.03.2014   27.03.2014   27.03.2014   27.03.2014   27.03.2014   27.03.2014   27.03.2014   27.03.2014   27.03.2014   27.03.2014   27.03.2019   27.03.2014   27.03.2019			·	·
Defentation of dated   Dated   Dated   Dated   Dated   Dated   Dated   Dated   Dated   Defended				
Suser call subject to prior Supervisory approval   YES   08.05.2017   27.03.2019	12	Perpetual or dated	Dated	Dated
Diptional call date Contingent call dates and redemption amount Couprey (dividends Couprey) (dividends) Couprey) (dividends) Couprey) (dividends) Couprey) (dividends) (di	13	Original maturity date	08.05.2042	27.03.2024
Contingent call dates and redemption amount n/a n/a n/a n/a  Dissequent call dates, if applicable Quarterly Quarterly  Coupons (Widends)  17 Fixed or Floating dividend/coupon Floating  18 Coupon rate and any related index Euribor 3M + 5,4% payable quarterly in arrear 3m Euribor + 3,74%  19 Existence of a dividend stopper NO			YES	YES
Coupon fall dates and redemption amount  Subsequent call dates, if applicable  Coupon fall dides, if applicable  Coupon fall dides, if applicable  Coupon rate and any related index  Euribor 3M + 5,4% payable quarterly in arrear  Substance of a dividend/Coupon  NO  NO  Substance of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of timing  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of discretion  Fully discretionary, partially discretionary or mandatory - in terms of		Optional call date	08.05.2017	27.03.2019
Coupons/dividends   Floating	15	Contingent call dates and redemption amount	n/a	n/a
Coupons/dividends   Floating	16	Subsequent call dates, if applicable	Quarterly	Quarterly
Euribor 3M + 5,4% payable quarterly in arrear  Buribor +3,74%  Euribor 3M + 5,4% payable quarterly in arrear  Buribor +3,74%  NO  NO  NO  NO  Fully discretionary, partially discretionary or mandatory - in terms of timing mandatory - in terms of timing mandatory - in terms of timing reasons for discretion - interest of step up or other incentive to redeem NO				
Setistence of a dividend stopper	17	Fixed or floating dividend/coupon	Floating	Floating
Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary partially discretionary or mandatory - in terms of timing - reasons for discretion	18	Coupon rate and any related index	Euribor 3M + 5,4% payable quarterly in arrear	3m Euribor +3,74%
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   Fully discretionary, partially discretionary or mandatory - in terms of amount   NO	19	Existence of a dividend stopper	NO	NO
Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  NO NO NO NO NO NO Cumulative  Non Cumulative or cumulative or cumulative  Non Cumulative or cumulative or cumulative  Non Convertible or non-convertible  Non Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, conversion rate  If convertible, conversion rate  If convertible, specify instrument type conversion  If convertible, specify instrument type conversion  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  NO NO NO  If write-down, write down triggers  If write-down, full or partial  If write-down, full or partial  If write-down, description of write-up mechanism (4)  If write-down, description of write-up mechanism (4)  Position in subordination hierarchy in liquidation  NO NO  NO  NO  NO  NO  NO  NO  NO  NO		Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem  22 Noncumulative or cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type conversion 29 If convertible, specify instrument type convertibinto 29 If convertible, specify instrument it converts into 29 If convertible, specify instrument it converts into 30 Write-down features 31 If write-down, write down triggers 32 If write-down, full or partial 33 If write-down, full or partial 44 If temporary write-down, description of write-up mechanism (4) 45 Position in subordination hierarchy in liquidation 46 Non-compliant transitioned features 47 No 48 Non-compliant transitioned features 48 No 49 Non-compliant transitioned features 49 Non-compliant transitioned features 50 Non-compliant transitioned features 51 Non-compliant transitioned features 52 Non-compliant transitioned features 53 Non-compliant transitioned features 54 Non-compliant transitioned features 55 Non-compliant transitioned features 56 Non-compliant features 57 Non-compliant features 58 Non-compliant features 59 Non-compliant features 50 Non-compliant features 50 Non-compliant features 50 Non-compliant features 50 Non-compliant features 51 Non-compliant features 52 Non-compliant features 53 Non-compliant features 54 Non-compliant features 55 Non-compliant features 56 Non-compliant features 57 Non-compliant features 58 Non-compliant features 59 Non-compliant features 50 Non-compliant features 51 Non-compliant features 52 Non-compliant features 53 Non-compliant features 54 Non-compliant features 55 Non-compliant features 56 Non-compliant features 57 Non-compliant features 58 Non-compliant features 59 Non-compliant features 50 Non-compliant features 50 Non-compliant features 50 Non-compliant features 50 Non-c	20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
21 Existence of step up or other incentive to redeem  22 Noncumulative or cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type conversion 29 If convertible, specify instrument type convertibinto 29 If convertible, specify instrument it converts into 29 If convertible, specify instrument it converts into 30 Write-down features 31 If write-down, write down triggers 32 If write-down, full or partial 33 If write-down, full or partial 44 If temporary write-down, description of write-up mechanism (4) 45 Position in subordination hierarchy in liquidation 46 Non-compliant transitioned features 47 No 48 Non-compliant transitioned features 48 No 49 Non-compliant transitioned features 49 Non-compliant transitioned features 50 Non-compliant transitioned features 51 Non-compliant transitioned features 52 Non-compliant transitioned features 53 Non-compliant transitioned features 54 Non-compliant transitioned features 55 Non-compliant transitioned features 56 Non-compliant features 57 Non-compliant features 58 Non-compliant features 59 Non-compliant features 50 Non-compliant features 50 Non-compliant features 50 Non-compliant features 50 Non-compliant features 51 Non-compliant features 52 Non-compliant features 53 Non-compliant features 54 Non-compliant features 55 Non-compliant features 56 Non-compliant features 57 Non-compliant features 58 Non-compliant features 59 Non-compliant features 50 Non-compliant features 51 Non-compliant features 51 Non-compliant features 52 Non-compliant features 53 Non-compliant features 54 Non-compliant features 55 Non-compliant features 56 Non-compliant features 57 Non-compliant features 58 Non-compliant features 59 Non-compliant features 50 Non-compliant features 50 Non-c	20b	Fully discretionary, partially discretionary or mandatory - in terms of amount		
23 Convertible or 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 instrument type convertible into 30 Write-down features 31 If write-down, write down triggers 32 If write-down, full or partial 33 If write-down, full or partial 44 If temporary write-down, description of write-up mechanism (4) 45 Position in subordination hierarchy in liquidation 46 Non-convertible specify issuer of instrument in liquidation 47 Non-convertible, specify issuer of instrument in the properties of the properti	21		NO	NO
If convertible, conversion trigger(s)   -   -   -   -   -   -   -   -   -	22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
If convertible, fully or partially   -   -   -   -     -	23	Convertible or non-convertible	Non Convertible	Non Convertible
If convertible, conversion rate   -   -   -   -     -	24	If convertible, conversion trigger(s)		-
If convertible, mandatory or optional conversion   -   -   -   -   -   -   -   -   -	25	If convertible, fully or partially	-	-
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     -     -	26	If convertible, conversion rate	-	-
29 If convertible, specify issuer of instrument it converts into	27	If convertible, mandatory or optional conversion	-	-
Write-down features  NO NO NO NO NO If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary N/A N/A N/A N/A N/A No-compliant transitioned features NO NO NO NO NO NO NO		If convertible specify instrument type convertible into	-	
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)     -     -       36     Position in subordination hierarchy in liquidation     Senior     Senior       36     Non-compliant transitioned features     NO     NO       37     If yes, specify non-compliant features     -     -				
132 If write-down, full or partial		If convertible, specify issuer of instrument it converts into	-	-
33 If write-down, permanent or temporary N/A N/A N/A N/A N/A 1f temporary write-down, description of write-up mechanism (4) Senior Sonorompliant transitioned features NO NO 1f yes, specify non-compliant features NO	29 30	If convertible, specify issuer of instrument it converts into Write-down features	- NO	- NO
34 If temporary write-down, description of write-up mechanism (4)  35 Position in subordination hierarchy in liquidation  36 Non-compliant transitioned features  NO  NO  37 If yes, specify non-compliant features	29 30 31	If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers	- NO -	- NO -
35     Position in subordination hierarchy in liquidation     Senior     Senior       36     Non-compliant transitioned features     NO     NO       37     If yes, specify non-compliant features     -     -	29 30 31 32	If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial	-	-
36 Non-compliant transitioned features NO NO 37 If yes, specify non-compliant features	29 30 31 32	If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial	-	-
37 If yes, specify non-compliant features	29 30 31 32 33	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	-	-
	29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	- - N/A -	- - N/A -
(A) Insert "N/A" if the question is not applicable	29 30 31 32 33 34 35	If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	- - N/A - Senior	
	29 30 31 32 33 34 35 36 37	If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation Non-compliant transitioned features If yes, specify non-compliant features	- - N/A - Senior	

Maii	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	33	34
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0909773854	XS1080953422
3	Governing laws of the instrument (2)	Whole Instrument - English Law, Subordination clause - Austrian Law	Whole Instrument - English Law, Subordination clause - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	500	500
	Nominal amount of instrument: original amount of currency of issuance (in million)	500	500
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	500	500
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	27.03.2013	26.06.2014
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27.03.2023	26.06.2024
14	Issuer call subject to prior Supervisory approval	YES	YES
	Optional call date	27.03.2018	26.06.2019
15	Contingent call dates and redemption amount	n/a	n/a
16	Subsequent call dates, if applicable	Quarterly	Quarterly
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 3M + 4,8% payable quarterly in arrear	Euribor 3M + 3% payable quarterly in arrear
19	Existence of a dividend stopper	NO	NO
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount		
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-
(A) Inse	ert 'N/A' if the question is not applicable		

10 seeps enterfier [1]         Source (First Food Australia AG)         (Incompliance of Experiment Compliance of Experiment Com	Mair	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	35	36
Secretarial research   Whole instrument (2)	1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
Register Settement	2	Unique identifier (1)	XS1114474387	XS1181973303
1	3	Governing laws of the instrument (2)	= '	
6         Cyber Jamistonial CRR (role)         fire 2         fire 2           6         Eligible at 15 consolidated (so Consolidated)         Sole Connolidated         Sole Consolidated           7         Instrument type         Bond - Art. SC (28)         Bound - Art. SC (28)         Bound - Art. SC (28)           8         Amount recognised on regulatory capital (C/mb) (3)         500         500           9         Noninal amount of instrument ciginal amount currents of control amount of instrument conversion of original amount in Euro (E min)         500         500           9         Storing and control of instrument conversion of original amount in Euro (E min)         500         500           9         Storing and control of instrument conversion of original amount in Euro (E min)         500         500           9         Storing and control of instrument conjugate amount current of control or instrument conversion of original amount in Euro (E min)         500         500           10         Original district of instrument conjugate amount current of control or instrument control or inst		Regulatory treatment		
6         Big big at stocky consolidated sol & consolidated         500 & Connolidated         500 & Connolidated           7         Instrument type         500 Art. 62 CR8         500 Art. 6	4	Transitional CRR rules	Tier 2	Tier 2
2	5	Post-transitional CRR rules	Tier 2	Tier 2
8	6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
Naminal amount of instruments original amount of currency of issuance (in million)   500	7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
9/6         Command amount of instrument: original amount in Euro (Emilo)         EUR         COM           9/7         Six but price         100,00         100,00         100,00           9/7         Six but price         100,00         100,00         100,00           10         Recompting price         100,00         100,00         100,00           10         Concounting classification         Uability—amortsed cost         10,00         100,00           11         Original admit of instrument of instr	8	Amount recognised in regulatory capital (€/mln) (3)	500	500
Sessional amount of instrument: conversion of original amount in Euro (Emin)   500,000   100,0		Nominal amount of instrument: original amount of currency of issuance (in million)	500	500
94         See price         100,00         100,00           96         Redemption price         100,00         100,00           10         Accounting dissification         Liability—amortised cost         Liability—amortised cost           12         Perpetual or dated         Dated         Deleted           13         Original naturity date         29.09 2024         30.01,2015           14         Is super call subject to prior Supervisory approval         YS         YS           15         Optional call date         29.09 2024         30.01,2005           16         User call subject to prior Supervisory approval         YS         YS           16         Contingent call dates and redemption amount         Are         Ava         Ava           17         Evide or floating dividend/coupon         Guarriey         Quarriey         Quarriey           18         Coupons dividends         Floating dividend/coupon         Floating dividend floating dividend/coupon         Floating dividend floa	9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
90   Recemption price   100,00   100,		Nominal amount of instrument: conversion of original amount in Euro (€ mln)	500	500
98         Redemption price         10,000         10,000           10         Accounting classification         Liability—amortised cost         Liability—amortised cost           11         Original roll acted of issuance         209,3014         30,01,2015           12         Perpetual of dated         204 de         204 de           13         Original maturity date         209,3014         30,01,2035           14         Sissuer call bacts of supervisory approval         YS         YS           15         Subsequent call dates and redemption amount         Ana         Na           16         Subsequent call dates, if applicable         Quarterly         Quarterly           17         Freed or fising dividend/Croupon         Floating         Ana           18         Freed or fising dividend/Croupon         Floating         Ana           19         Existence of a dividend stopper         NO         NO           20         Fluid discretionary, partially discretionary or mandatory - in terms of timing. reasons for discretion	9a	ů , ,	100,00	100,00
10	9b		100,00	
12   Pope to dated   29.9.3014   20.9.2014   20.9.2014   20.9.2014   20.9.2014   20.9.2014   20.9.2015   20.9.20	10		Liability – amortised cost	Liability – amortised cost
13 Organia maturity date   29.09.2014   30.01.2025   14   Sueer call subject to prior Supervisory approval   YES   YES   YES   Optional call date   29.09.2019   30.01.2020	11		29.09.2014	
Subser call subject to prior Supervisory approval   YES   29.09.2019   30.01.200	12	Perpetual or dated	Dated	Dated
Depoting a call date 299.2019 30.01.2020 10.00 1	13	Original maturity date	29.09.2024	30.01.2025
Countingent call dates and redemption amount   n/a   n/a   n/a	14	Issuer call subject to prior Supervisory approval	YES	YES
Countingent call dates, if applicable Coupons/dividends Coupons/dividends Coupons/dividends Coupons dividend (Coupon Red or floating dividend/Coupon Red or floating dividend/Coupon Red or floating dividend/Coupon Red or floating dividend/Coupon Ro Coupon rate and any related index Coupon rate and any related in		Optional call date	29.09.2019	30.01.2020
Coupons dividends   Floating dividend/coupon   Floating   Floating	15	Contingent call dates and redemption amount	n/a	n/a
Coupons dividends   Floating dividend/coupon   Floating   Floating	16	Subsequent call dates, if applicable	Quarterly	Quarterly
Euribor 3M + 4,15% payable quarterly in arrear  Euribor 3M + 4,15% payable quarterly in arrear  Euribor 3M + 5,7% payable quarterly in arrear  Euribor 3M + 5,7% payable quarterly in arrear  Euribor 3M + 5,7% payable quarterly in arrear  NO  NO  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion		Coupons/dividends		
Section of a dividend stopper   NO   NO   NO	17	Fixed or floating dividend/coupon	Floating	Floating
Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	18	Coupon rate and any related index	Euribor 3M + 4,15% payable quarterly in arrear	Euribor 3M + 5,7% payable quarterly in arrear
Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  NO  NO  NO  NO  NO  NO  NO  NO  NO  N	19	Existence of a dividend stopper	NO	NO
Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretionary, partially discretionary, partially discretionary or mandatory - in terms of amount  12 Existence of step up or other incentive to redeem  13 Noncumulative or cumulative  14 Noncumulative or cumulative  15 Onovertible or non-convertible  16 If convertible, conversion trigger(s)  17 Convertible, conversion trigger(s)  18 Convertible, conversion rate  19 If convertible, conversion rate  19 If convertible, specify instrument type conversion  19 If convertible, specify instrument type conversion  19 If convertible, specify instrument type conversion  10 Write-down, features  10 Write-down, write down triggers  10 If write-down, write down triggers  10 If write-down, full or partial  11 If write-down, full or partial  12 If temporary write-down, description of write-up mechanism (4)  13 If femporary write-down, description of write-up mechanism (4)  15 Position in subordination hierarchy in liquidation  16 Non-compliant transitioned features  17 If yes, specify non-compliant features  18 On-compliant transitioned features  19 If yes, specify non-compliant features  10 On-compliant frastitioned features  10 On-compliant frastitioned features  11 If yes position on compliant features  12 If yes, specify non-compliant features  13 If yes, specify non-compliant features  14 If yes, specify non-compliant features  15 If yes, specify non-compliant features  16 If yes, specify non-compliant features  17 If yes, specify non-compliant features  18 If yes, specify non-compliant features  18 If yes, specify non-compliant features  19 If yes, specify non-compliant features  19 If yes, specify non-compliant features  10 If yes, specify non-compliant features		Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
21     Existence of step up or other incentive to redeem     NO     NO       22     Noncumulative or cumulative or cumulati	20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
Non Cumulative or cumulative Convertible or non-convertible Convertible, conversion trigger(s) Convertible, conversion trigger(s) Convertible, conversion trigger(s) Convertible, conversion trigger(s) Convertible, conversion rate Convertible, conversion rate Convertible, mandatory or optional conversion Convertible, mandatory or optional conversion Convertible, specify instrument type conversion Convertible, specify instrument type convertible into Convertible, specify issuer of instrument it converts into Convertible, specify instrument it converts into Convertible, sp	20b	Fully discretionary, partially discretionary or mandatory - in terms of amount		
23 Convertible or 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 instrument type convertible into 30 Write-down features 31 If write-down, write down triggers 32 If write-down, full or partial 33 If write-down, full or partial 34 If temporary write-down, description of write-up mechanism (4) 35 Position in subordination hierarchy in liquidation 36 Non-compilant transitioned features 37 If yes, specify non-compilant features 38 Non-convertible, specify in non-compilant features 40 Non-convertible, specify in partial 51 Convertible, specify in subordination hierarchy in liquidation 52 Non-compilant transitioned features 53 Non-compilant transitioned features 54 Non-compilant transitioned features 55 Postion in subordination hierarchy in liquidation 56 Non-compilant transitioned features 57 If yes, specify non-compilant features 58 If yes, specify non-compilant features 59 If yes, specify non-compilant features 50 Con-compilant transitioned features 50 Con-compilant transitioned features 50 Con-compilant transitioned features 51 Con-compilant transitioned features 52 If yes, specify non-compilant features 53 If yes, specify non-compilant features 54 Con-compilant transitioned features 55 Con-compilant features 56 Con-compilant features 57 Con-compilant features 58 Con-compilant features 59 Con-compilant features 50 Con-compilant features 51 Con-compilant features 51 Con-compilant features 51 Con-compilant features 51 Con-compilant features 52 Con-compilant features 51 Con-compilant features 52 Con-compilant features 53 Con-compilant features 54 Con-compilant features 55 Con-compilant features 56 Con-compilant features 57 Con-compilant features 58 Con-compilant features 59 Con-compilant features	21	Existence of step up or other incentive to redeem	NO	NO
24If convertible, conversion trigger(s)25If convertible, fully or partially26If convertible, conversion rate27If convertible, mandatory or optional conversion28If convertible, specify instrument type convertible into29If convertible, specify issuer of instrument it converts into30Write-down featuresNONO31If write-down, write down triggers32If write-down, permanent or temporaryN/AN/A34If temporary write-down, permanent or temporaryN/AN/A35Position in subordination hierarchy in liquidationSeniorSenior36Non-compliant transitioned featuresNONO37If yes, specify non-compliant features	22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
25If convertible, fully or partially26If convertible, conversion rate27If convertible, mandatory or optional conversion28If convertible, specify instrument type convertible into29If convertible, specify issuer of instrument it converts into30Write-down featuresNONO31If write-down, write down triggers32If write-down, permanent or temporary33If temporary write-down, description of write-up mechanism (4)-N/AN/A34If temporary write-down, description of write-up mechanism (4)35Position in subordination hierarchy in liquidation-Senior36No-compliant transitioned featuresNONONO37If yes, specify non-compliant features	23	Convertible or non-convertible	Non Convertible	Non Convertible
25If convertible, fully or partially26If convertible, conversion rate27If convertible, mandatory or optional conversion28If convertible, specify instrument type convertible into29If convertible, specify issuer of instrument it converts into30Write-down featuresNONO31If write-down, write down triggers32If write-down, permanent or temporary33If temporary write-down, description of write-up mechanism (4)-N/AN/A34If temporary write-down, description of write-up mechanism (4)35Position in subordination hierarchy in liquidation-Senior36No-compliant transitioned featuresNONONO37If yes, specify non-compliant features	24	If convertible, conversion trigger(s)	-	-
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     -     -       29     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     -     -	25		-	-
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, permanent or temporary     N/A     N/A       34     If temporary write-down, description of write-up mechanism (4)     -     -       34     Position in subordination hierarchy in liquidation     Senior     Senior       36     Non-compliant transitioned features     NO     NO       37     If yes, specify non-compliant features     -     -	26	If convertible, conversion rate	-	-
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, 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     -     -	27	If convertible, mandatory or optional conversion	-	-
NO N	28	If convertible, specify instrument type convertible into	-	-
31     If write-down, write down triggers     -     -       32     If write-down, pull 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     -     -	29	If convertible, specify issuer of instrument it converts into	-	-
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     -     -	30	Write-down features	NO	NO
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     -     -			-	-
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     -     -	32	If write-down, full or partial	-	-
35     Position in subordination hierarchy in liquidation     Senior     Senior       36     Non-compliant transitioned features     NO     NO       37     If yes, specify non-compliant features     -     -	33	If write-down, permanent or temporary	N/A	N/A
36     Non-compliant transitioned features     NO     NO       37     If yes, specify non-compliant features     -     -	34	If temporary write-down, description of write-up mechanism (4)	-	-
37 If yes, specify non-compliant features	35	Position in subordination hierarchy in liquidation		Senior
	36	Non-compliant transitioned features	NO	NO
(A) Insert "N/A" if the question is not applicable	37	If yes, specify non-compliant features	-	-
	(A) Inse	ert 'N/A' if the question is not applicable		

1 Issuer UNICREDIT BANK AUSTRIA AG 2 Unique identifier (1) X5121397019 X512428383  3 Governing laws of the instrument (2) Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination Law Union Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination clause - Austrian Law Whole Instrument - English Law, Subordination Clause - Austrian Law Whole Instrument - English Law, Subordination Clause - Austrian Law Whole Instrument - English Law, Subordination Clause - Austrian Law Whole Instrument - English Law, Subordination Law Whole Instrument - English Law, Subordination Law Whole Instrument - English Law, Subordination Law Whole Instrum	dination clause - Austrian
Governing laws of the instrument (2)  Regulatory treatment  Transitional CRR rules Tier 2 Tier 3 Tier 2 Tier 3 Tier 2 Tier 3 Tier 2 Tier 3 Tier 2 Tier 3 Tier 2 Tier 2 Tier 3 Tier 2 Tier 3 Tier 2 Tier 3 Tier 3 Tier 3 Tier 4 Tier 2 Tier 3 Tier 3 Tier 4 Tier 5 Tier 2 Tier 5 Tier 2 Tier 5 Tier 2 Tier 2 Tier 3 Tier 2 Tier 3 Tier 2 Tier 3 Tier 4 Tier 5 Tier 2 Tier 2 Tier 2 Tier 2 Tier 3 Tier 2 Tier 3 Tier 2 Tier 3 Tier 2 Tier 4 Tier 5 Tier 2 Tier 2 Tier 2 Tier 2 Tier 3 Tier 2 Tier 2 Tier 2 Tier 3 Tier 2 Tier 2 Tier 2 Tier 2 Tier 3 Tier 2 Tier 2 Tier 3 Tier 2 Tier 2 Tier 2 Tier 3 Tier 2 Tier 2 Tier 3 Tier 2 Tier 4 Tier 2 Ti	dination clause - Austrian
Law	dination clause - Austrian
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)   250   180     9 Nominal amount of instrument: original amount of currency of issuance (in million)   250   180     9 Nominal amount of instrument: conversion of original amount in Euro (€ mln)   250   180     9 Susue price   EUR   EUR     9 Nominal amount of instrument: conversion of original amount in Euro (€ mln)   250   180     9 Susue price   100,00   100,00     9 Redemption price   100,00   100,00     10 Accounting classification   Liability – amortised cost   Liability – amortised cost     10 Original date of issuance   Dated   Dated     10 Original maturity date   Dated   Dated     10 Original maturity date   31.03.2025   30.06.2025     10 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)         250         180           Nominal amount of instrument: original amount of currency of issuance (in million)         250         180           9 Nominal amount of instrument: original amount - currency of issuance         EUR         EUR           Nominal amount of instrument: conversion of original amount in Euro (€ mln)         250         180           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         30.03.2015         29.06.2015           12 Perpetual or dated         Dated         Dated           13 Original maturity date         31.03.2025         30.06.2025	
6 Eligible at: solo; consolidated; solo & consolidated 7 Instrument type 8 Bond - Art. 62 CRR 8 Bond - Art. 62 CRR 8 Amount recognised in regulatory capital (€/mln) (3)	
7   Instrument type	
Amount recognised in regulatory capital (€/mln) (3)   250   180	
8 Amount recognised in regulatory capital (€/min) (3)       -       -         9 Nominal amount of instrument: original amount of currency of issuance (in million)       250       180         9 Nominal amount of instrument: original amount - currency of issuance       EUR       EUR         9a Issue price       100,00       180         9b Redemption price       100,00       100,00         10 Accounting classification       Liability – amortised cost       Liability – amortised cost         11 Original date of issuance       30.03.2015       29.06.2015         12 Perpetual or dated       Dated       Dated         13 Original maturity date       31.03.2025       30.06.2025	
Nominal amount of instrument: original amount - currency of issuance   EUR   EUR	
Nominal amount of instrument: conversion of original amount in Euro (€ mln)         250         180           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         30.03.2015         29.06.2015           12         Perpetual or dated         Dated         Dated           13         Original maturity date         31.03.2025         30.06.2025	
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         30.03.2015         29.06.2015           12         Perpetual or dated         Dated         Dated           13         Original maturity date         31.03.2025         30.06.2025	
9b         Redemption price         100,00         100,00           10         Accounting classification         Liability – amortised cost         Liability – amortised cost           11         Original date of issuance         30.03.2015         29.06.2015           12         Perpetual or dated         Dated         Dated           13         Original maturity date         31.03.2025         30.06.2025	
9b         Redemption price         100,00         100,00           10         Accounting classification         Liability – amortised cost         Liability – amortised cost           11         Original date of issuance         30.03.2015         29.06.2015           12         Perpetual or dated         Dated         Dated           13         Original maturity date         31.03.2025         30.06.2025	
10     Accounting classification     Liability – amortised cost       11     Original date of issuance     30.03.2015     29.06.2015       12     Perpetual or dated     Dated     Dated       13     Original maturity date     31.03.2025     30.06.2025	
11     Original date of issuance     30.03.2015     29.06.2015       12     Perpetual or dated     Dated     Dated       13     Original maturity date     31.03.2025     30.06.2025	
13 Original maturity date 31.03.2025 30.06.2025	
14 Issuer call subject to prior Supervisory approval YES YES	
Optional call date 30.03.2020 30.06.2020	
Contingent call dates and redemption amount n/a n/a	
16 Subsequent call dates, if applicable Quarterly Quarterly Quarterly	
Coupons/dividends	
17 Fixed or floating dividend/coupon Floating Floating	
18 Coupon rate and any related index Euribor 3M + 5,1% payable quarterly in arrear Euribor 3M + 5,6% payable quarterly in	arrear
19 Existence of a dividend stopper NO NO	
Pully discretionary, partially discretionary or mandatory - in terms of timing Mandatory Mandatory Mandatory	
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	
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 timing - reasons for discretion  20b Fully discretionary, partially discretionary or mandatory - in terms of amount  21 Existence of step up or other incentive to redeem  NO  NO	
Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  NO  No NO  No No No  No Cumulative or cumulative or cumulative	
Fully discretionary, partially discretionary or mandatory - in terms 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  Noncumulative or cumulative  Non Convertible or non-convertible  Non Convertible  Non Convertible	
Fully discretionary, partially discretionary or mandatory - in terms 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  Noncumulative or cumulative  Non Cumulative  Non Convertible or non-convertible  Non Convertible or non-convertible or non-	
Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  20b Fully discretionary, partially discretionary or mandatory - in terms of amount  21 Existence of step up or other incentive to redeem  22 Noncumulative or cumulative  23 Convertible or non-convertible  24 If convertible, or on-conversion trigger(s)  25 If convertible, fully or partially  26 -  27 If convertible, fully or partially  28 -  29 If convertible, fully or partially  29 -  20 -  20 -  21 If convertible, fully or partially  20 -  21 -  22 -  23 If convertible, fully or partially	<del></del>
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  NO N	
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  NO  NO  NO  NO  NO  Non Cumulative  Non Cumulative  Non Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  for convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, mandatory or optional conversion  -  -  -  -  -  -  -  -  -  -  -  -  -	
Fully discretionary, partially discretionary or mandatory - in terms 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  Noncumulative or cumulative  Non Cumulative  Non Convertible or non-convertible  Non Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into	
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  NO  NO  NO  NO  NO  NO  NO  Non Cumulative  Non Convertible  Non 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  If write-down, write down triggers  NO  NO  NO  NO  NO  NO  NO  NO  NO  N	
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  NO  NO  NO  NO  NO  NO  NO  NO  NO  N	
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  NO  NO  NO  NO  NO  NO  NO  Non Cumulative  Non Convertible  Non 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  If write-down, write down triggers  If write-down, write down triggers  -  -  -  -  -  -  -  -  -  -  -  -  -	
Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  20 Evally discretionary, partially discretionary or mandatory - in terms of amount  21 Existence of step up or other incentive to redeem  22 Noncumulative or cumulative 23 Convertible or non-convertible  24 If convertible, conversion trigger(s)  25 If convertible, conversion trigger(s)  26 If convertible, conversion rate  27 If convertible, conversion rate  28 If convertible, mandatory or optional conversion  29 If convertible, specify instrument type convertible into  29 If convertible, specify issuer of instrument it converts into  30 Write-down features  NO  NO  NO  NO  If write-down, full or partiall  If write-down, full or partiall	
Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  50 Fully discretionary, partially discretionary or mandatory - in terms of amount  51 Existence of step up or other incentive to redeem  52 Noncumulative or cumulative  53 Convertible or non-convertible  54 If convertible, conversion trigger(s)  55 If convertible, fully or partially  56 If convertible, understop or optional conversion  57 If convertible, mandatory or optional conversion  58 If convertible, specify instrument type convertible into  59 If convertible, specify issuer of instrument it converts into  60 If write-down, write down triggers  61 If write-down, write down triggers  62 If write-down, permanent or temporary  63 If write-down, permanent or temporary  64 If temporary write-down, permanent or temporary  75 If write-down, permanent or temporary  76 If write-down, permanent or temporary  77 If write-down, permanent or temporary  78 If write-down, permanent or temporary  79 If write-down, permanent or temporary  70 If write-down, permanent or temporary  71 If write-down, permanent or temporary  72 If write-down, permanent or temporary  73 If write-down, permanent or temporary  74 If write-down, permanent or temporary  75 If write-down, permanent or temporary  76 If write-down, permanent or temporary  77 If write-down, permanent or temporary  78 If write-down, permanent or temporary  79 If write-down, permanent or temporary  70 If write-down, permanent or temporary  70 If write-down, permanent or temporary  71 If write-down, permanent or temporary  72 If write-down, permanent or temporary  73 If write-down, permanent or temporary  74 If write-down, permanent or temporary  75 If write-down, permanent or temporary  76 If write-down, permanent or temporary  77 If write-down permanent or temporary  78 If write-down permanent or temporary  79 If write-down permanent or temporary  70 If write-down permanent or temporary  71 If write-down permanent or temporary  72 If write-down permanent or temporar	
Fully discretionary, partially discretionary or mandatory - in terms 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  Non Cumulative  Non Cumulative  Non Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  NO  NO  NO  NO  NO  If write-down, write down triggers  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism (4)  -  -  -  -  -  -  -  -  -  -  -  -  -	
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  NO  NO  NO  NO  NO  NO  NO  Non Cumulative  Non Convertible  Non Convertible or non-convertible  Non Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, fully or partially  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  If write-down, write down triggers  If write-down, write down triggers  If write-down, permanent or temporary  If write-down, permanent or temporary  If write-down, permanent or temporary  NO  NO  NO  NO  NO  NO  Senior  Senior	

Mair	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	39	40
1	Issuer	BANK AUSTRIA WOHNBAUBANK AG	BANK AUSTRIA WOHNBAUBANK AG
2	Unique identifier (1)	AT0000347695	AT000B074141
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	0	0
		Amortisation	Amortisation
	Nominal amount of instrument: original amount of currency of issuance (in million)	12	8
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	12	8
9a	Issue price	100,00	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	03.11.2003	23.10.2007
12	Perpetual or dated	Dated	Dated
13	Original maturity date	02.11.2016	22.10.2017
14	Issuer call subject to prior Supervisory approval	YES	NO
	Optional call date	03.11.2013	-
15	Contingent call dates and redemption amount	-	-
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18			4.0350/
1	Coupon rate and any related index	4,875% p.a.	4,625% p.a.
19	Coupon rate and any related index  Existence of a dividend stopper	4,875% p.a.	NO
19 20a	Existence of a dividend stopper	NO	NO
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	NO Partially discretionary	NO
20a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	NO Partially discretionary must be covered by annual profit	NO Mandatory -
20a 20b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	NO Partially discretionary must be covered by annual profit Mandatory	NO Mandatory - Mandatory
20a 20b 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	NO Partially discretionary must be covered by annual profit Mandatory NO	NO Mandatory Mandatory NO
20a 20b 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	NO Partially discretionary must be covered by annual profit Mandatory NO Cumulative	NO Mandatory Mandatory NO 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 Partially discretionary must be covered by annual profit Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially	NO Mandatory - Mandatory NO Cumulative Convertible
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 Partially discretionary must be covered by annual profit Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4:5	NO Mandatory Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4:5
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 If convertible, conversion rate If convertible, mandatory or optional conversion	NO Partially discretionary must be covered by annual profit Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4:5 at the option of the holders	NO Mandatory - Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4:5 at the option of the holders
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 Partially discretionary must be covered by annual profit Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4:5 at the option of the holders Additional Tier 1	NO Mandatory - Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4:5 at the option of the holders Additional Tier 1
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 If convertible, specify instrument type convertible into	NO Partially discretionary must be covered by annual profit Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4:5 at the option of the holders	NO Mandatory - Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4:5 at the option of the holders
20a 20b 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	NO Partially discretionary must be covered by annual profit Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4:5 at the option of the holders Additional Tier 1 BANK AUSTRIA WOHNBAUBANK AG YES	NO Mandatory - Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4:5 at the option of the holders Additional Tier 1
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	NO Partially discretionary must be covered by annual profit Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4:5 at the option of the holders Additional Tier 1 BANK AUSTRIA WOHNBAUBANK AG YES Capital Deficiency	NO Mandatory - Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4:5 at the option of the holders Additional Tier 1 BANK AUSTRIA WOHNBAUBANK AG
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	NO Partially discretionary must be covered by annual profit Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4 : 5 at the option of the holders Additional Tier 1 BANK AUSTRIA WOHNBAUBANK AG YES Capital Deficiency Full or partial	NO Mandatory  - Mandatory  NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4:5 at the option of the holders Additional Tier 1 BANK AUSTRIA WOHNBAUBANK AG NO
20a  20b  21  22  23  24  25  26  27  28  29  30  31  32  33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, permanent or temporary	NO Partially discretionary must be covered by annual profit Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4 : 5 at the option of the holders Additional Tier 1 BANK AUSTRIA WOHNBAUBANK AG YES Capital Deficiency Full or partial Temporary	NO Mandatory - Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4:5 at the option of the holders Additional Tier 1 BANK AUSTRIA WOHNBAUBANK AG
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, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, write down triggers If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	NO Partially discretionary must be covered by annual profit Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4:5 at the option of the holders Additional Tier 1 BANK AUSTRIA WOHNBAUBANK AG YES Capital Deficiency Full or partial Temporary Triggered by profit	NO Mandatory - Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4 : 5 at the option of the holders Additional Tier 1 BANK AUSTRIA WOHNBAUBANK AG NO N/A -
20a  20b  21  22  23  24  25  26  27  28  29  30  31  32  33  34  35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	NO Partially discretionary must be covered by annual profit Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4 : 5 at the option of the holders Additional Tier 1 BANK AUSTRIA WOHNBAUBANK AG YES Capital Deficiency Full or partial Temporary Triggered by profit Senior	NO Mandatory - Mandatory - Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4:5 at the option of the holders Additional Tier 1 BANK AUSTRIA WOHNBAUBANK AG NO N/A Senior
20a  20b  21  22  23  24  25  26  27  28  29  30  31  32  33  34  35  36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation Non-compliant transitioned features	NO Partially discretionary must be covered by annual profit Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4:5 at the option of the holders Additional Tier 1 BANK AUSTRIA WOHNBAUBANK AG YES Capital Deficiency Full or partial Temporary Triggered by profit	NO Mandatory - Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4 : 5 at the option of the holders Additional Tier 1 BANK AUSTRIA WOHNBAUBANK AG NO N/A -
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	NO Partially discretionary must be covered by annual profit Mandatory NO Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4 : 5 at the option of the holders Additional Tier 1 BANK AUSTRIA WOHNBAUBANK AG YES Capital Deficiency Full or partial Temporary Triggered by profit Senior	NO Mandatory - Mandatory - Cumulative Convertible No conversion trigger (Every payment date at option of the holder) Fully or Partially 4:5 at the option of the holders Additional Tier 1 BANK AUSTRIA WOHNBAUBANK AG NO N/A Senior

1 bounce         CAMP VERIFIED         CAMP VERIFI	Mair	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	41	42
Sovering laws of the instrument (2)  Whole instrument Legish Law, Suberdinated closes - Turkish Law Suberdinated Colors - Stark Colors - Star	1	Issuer		
	2	Unique identifier (1)	XS0861979440	XS1376681067
4         Termissional CRR rules         file 2           5         Post_transplicity         Fire 2         Precent CRR rules         Fire 2           6         Telpide att. stop. consolidated; soil & consolidated         Soil & Co	3	Governing laws of the instrument (2)	Whole Instrument - English Law; Subordination clause - Turkish Law	
6               byte stransminted CRR Judge               fire 2                 6               Elighbe at 150 consolidated (so Son Sondicated)               Sol Son Consolidated               Sol Son Consolidated                 7               Instrument type               Sond - Art. CC IRB               Notes - Art. CC IRB                 8               Amount recognised in regulator, capital (Cmin) (1)               Amount recognised in regulator, capital (Cmin) (2)               Amount recognised in regulator, capital (Cmin) (2)          8         Amount recognised in regulator, capital (Cmin) (3)                     Amount recognised recognised (3)                     Amount recognised (3)                     Amount recognised (3)                     Amount recognised (3)                    Amount recognised (3) <t< td=""><td></td><td>Regulatory treatment</td><td></td><td></td></t<>		Regulatory treatment		
Big   Big   Bit   Story consolidated   Solo & Connomidated   Solo & Connomidated   Solo & Connomidated   Solo & Sub-consolidated   Solo & Sub-cons	4	Transitional CRR rules	Tier 2	Tier 2
1	5	Post-transitional CRR rules	Tier 2	Tier 2
Normal amount of instrument original amount of currency of issuance (in million)   1.000   1	6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Sub-consolidated
Noninal amount of instruments original amount of currency of issuance (in million)   1,000   00   00   00   00   00   00	7	Instrument type		
Nominal amount of instrument original amount of currency of issuance (in million)   1,000   30,000	8	Amount recognised in regulatory canital (£/mln) (3)		
	Ů			
Silvation   1500   15			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
98 Redemption price 100.00 99.50 Redemption price 100.00 1	9	<u> </u>		1.7
10.00   10.0		ů , ,	1 7 7	
10   Counting classification   Liability - amortised cost   Liability - amortised cost   Counting classification   Count			*	·
10   Original date of issuance   05.12.0012   05.12.001	9b		*	·
12 Perpetual or dated   Date				
13 Original maturity date   06.12.2022   09.03.2026     14 Sisuer call subject to prior Supervisory approval   YES   YES     15 Optional call date				
Management   Man	12	Perpetual or dated	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Diptional call date  Countingent call dates and redemption amount  No  Couponity dividends  Tax event:At principal amount plus accrued interest  Accouponity dividends  Couponity dividends  The do of hoating olivedend/coupon  Fixed  Fixed  Fixed  Fixed  Fixed to Floating  Coupon rate and any related index  System part and any related index  System part and any related index  System part and any related index  No  No  No  Fixed  No  No  Mandatory  Mandatory  Mandatory  Mandatory  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  Fully discretionary, partially discretionary or mandatory - in terms of amount  Fully discretionary, partially discretionary or mandatory - in terms of amount  Fully discretionary, partially discretionary or mandatory - in terms of amount  Fully discretionary, partially discretionary or mandatory - in terms of amount  Fully discretionary, partially discretionary or mandatory - in terms of amount  Fully discretionary, partially discretionary or mandatory - in terms of amount  Fully discretionary, partially discretionary or mandatory - in terms of amount  Fully discretionary, partially discretionary or mandatory - in terms of amount  Fully discretionary, partially discretionary or mandatory - in terms of amount  Fully discretionary, partially discretionary or mandatory - in terms of timing reasons for discretion  Fully discretionary, partially discretionary or mandatory or discretion or discretion  Fully discretionary mandatory or discretion or discretion  Fully discretionary mandatory or discretion or mandatory or discretionary mandatory or di	13	Original maturity date		
Countingent call dates and redemption amount   Na	14	Issuer call subject to prior Supervisory approval	YES	YES
Coupon rate and ates, if applicable Coupon rate and any related index Coup		Optional call date	-	09.03.2021
Coupons dividends	15	Contingent call dates and redemption amount	n/a	Tax event:At principal amount plus accrued interest
Fixed or floating dividend/coupon	16	Subsequent call dates, if applicable	-	NO
Sustence of a dividend stopper		Coupons/dividends		
Section of a dividend stopper   NO   NO	17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating
Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	18	Coupon rate and any related index	5,5% p.a.	8.5% until 09.03.2021, thereafter 7.4% + 5 year mid-swap rate
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  YES  NO  NO  Non Cumulative  Non Cumulative or cumulative  Convertible or non-convertible  Non Convertible or non-convertible  Non Convertible or non-convertible  To convertible, fully or partially  Fully discretionary, partially discretionary or mandatory - in terms of amount  Non Cumulative  Non Cumulative  Non Convertible  Fully or partially  Fully or partially  Non-compliant features  No  No  No  No  No  No  No  No  No  N	19	Existence of a dividend stopper	NO	NO
Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion  Fully discretionary, partially discretionary or mandatory - in terms of amount  Existence of step up or other incentive to redeem  YES  Noncumulative or cumulative  Non Cumulative or cumulative  Non Convertible or non-convertible  Non Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, conversion rate  If convertible, specify instrument type conversion  If convertible, specify instrument type conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  If write-down, write down triggers  If write-down, write down triggers  If write-down, full or partial  If write-down, full or partial  If temporary write-down, description of write-up mechanism (4)  If temporary write-down, description of write-up mechanism (4)  Position in subordination hierarchy in liquidation  Fellow procumulative  Non-compliant transitioned features  Non-compliant transitioned features  Fellow, permanent or temporary  Fellow procumulative  Non-compliant transitioned features  Non-compliant transitioned features  Fellow procumulative  Non-compliant features  Non-compliant transitioned features  Fellow procumulative  Non-compliant features  Non-compliant features  Fellow procumulative  Non-compliant features  Non-compliant features  Fellow procumulative  Non-compliant features  Non-compliant features  Fellow procumulative  Fellow pro	20-	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
21     Existence of step up or other incentive to redeem     YES     NO       22     Noncumulative or cumulative or cumulat	20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
Non Cumulative or cumulative  Non Cumulative  Non Convertible  Non Convert	20b	Fully discretionary, partially discretionary or mandatory - in terms of amount		Mandatory
23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, mandatory or optional conversion 29 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down features 31 If write-down, full or partial 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism (4) 35 Position in subordination hierarchy in liquidation 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 September 25 Step-up, Subsequent Calls, Seniority Enhancement Provision 49 If yes, specify non-compliant features 40 Non Convertible 40 Convertible, convertible, fully or partial 41 Convertible, fully or partial 42 Convertible, fully or partial 43 If write-down, description of write-up mechanism (4) 44 If temporary write-down, description of write-up mechanism (4) 45 Position in subordination hierarchy in liquidation 46 Non-compliant transitioned features 47 September 26 Step-up, Subsequent Calls, Seniority Enhancement Provision 48 Step-up, Subsequent Calls, Seniority Enhancement Provision 49 Step-up, Subsequent Calls, Seniority Enhancement Provision 40 Convertible, co	21	Existence of step up or other incentive to redeem	YES	NO
If convertible, conversion trigger(s)	22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
If convertible, fully or partially   -   -   -   -   -   -   -   -   -	23	Convertible or non-convertible	Non Convertible	Non convertible
If convertible, conversion rate	24	If convertible, conversion trigger(s)	-	-
If convertible, mandatory or optional conversion	25	If convertible, fully or partially	-	=
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     -     point of non-viability       32     If write-down, permanent or temporary     N/A     Fully or Partially       33     If temporary write-down, description of write-up mechanism (4)     -     -       34     If temporary write-down, description of write-up mechanism (4)     -     -       35     Position in subordination hierarchy in liquidation     Senior     Senior       36     Non-compliant transitioned features     YES     NO       37     If yes, specify non-compliant features     Step-up, Subsequent Calls, Seniority Enhancement Provision     -	26	If convertible, conversion rate		
If convertible, specify issuer of instrument it converts into   Write-down features   NO   NO   NO	27	If convertible, mandatory or optional conversion		
Write-down features NO No point of non-viability  If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) If write-down, full or partial If	28	If convertible, specify instrument type convertible into	-	-
31     If write-down, write down triggers     -     point of non-viability       32     If write-down, full or partial     -     Fully or Partially       33     If write-down, permanent or temporary     N/A     N/A       34     If temporary write-down, description of write-up mechanism (4)     -     -       35     Position in subordination hierarchy in liquidation     Senior     Senior       36     Non-compliant transitioned features     YES     NO       37     If yes, specify non-compliant features     Step-up, Subsequent Calls, Seniority Enhancement Provision     -	29	If convertible, specify issuer of instrument it converts into	-	-
32     If write-down, full or partial     -     Fully or Partially       33     If write-down, permanent or temporary     N/A     N/A       34     If temporary write-down, description of write-up mechanism (4)     -     -       35     Position in subordination hierarchy in liquidation     Senior     Senior       36     Non-compliant transitioned features     YES     NO       37     If yes, specify non-compliant features     Step-up, Subsequent Calls, Seniority Enhancement Provision     -	30	Write-down features	NO	NO
33     If write-down, permanent or temporary     N/A     N/A       34     If temporary write-down, description of write-up mechanism (4)     -     -       35     Position in subordination hierarchy in liquidation     Senior     Senior       36     Non-compliant transitioned features     YES     NO       37     If yes, specify non-compliant features     Step-up, Subsequent Calls, Seniority Enhancement Provision     -	31	If write-down, write down triggers		point of non-viability
34 If temporary write-down, description of write-up mechanism (4)     -     -       35 Position in subordination hierarchy in liquidation     Senior     Senior       36 Non-compliant transitioned features     YES     NO       37 If yes, specify non-compliant features     Step-up, Subsequent Calls, Seniority Enhancement Provision     -	32	If write-down, full or partial		Fully or Partially
35     Position in subordination hierarchy in liquidation     Senior     Senior       36     Non-compliant transitioned features     YES     NO       37     If yes, specify non-compliant features     Step-up, Subsequent Calls, Seniority Enhancement Provision     -	33	If write-down, permanent or temporary	N/A	N/A
35     Position in subordination hierarchy in liquidation     Senior     Senior       36     Non-compliant transitioned features     YES     NO       37     If yes, specify non-compliant features     Step-up, Subsequent Calls, Seniority Enhancement Provision     -	34		-	-
37 If yes, specify non-compliant features Step-up, Subsequent Calls, Seniority Enhancement Provision -	35		Senior	Senior
37 If yes, specify non-compliant features Step-up, Subsequent Calls, Seniority Enhancement Provision -	36	Non-compliant transitioned features	YES	NO
(A) Insert "N/A" if the question is not applicable	37	If yes, specify non-compliant features	Step-up, Subsequent Calls, Seniority Enhancement Provision	-
	(A) Inse	rt 'N/A' if the question is not applicable		

Mair	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	43	44
1	Issuer	ALPINE CAYMAN ISLANDS LTD.	ALPINE CAYMAN ISLANDS LTD.
2	Unique identifier (1)	DE000A0DD4K8	DE000A0DYW70
3	Governing laws of the instrument (2)	Whole Instrument - Cayman Law, Support Agreement - English Law Subordination Provision - Austrian Law	Whole Instrument - Cayman Law, Support Agreement - English Law Subordination Provision - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	ineligible	ineligible
6	Eligible at: solo; consolidated; solo & consolidated	Consolidated	Consolidated
7	Instrument type	Preferred Securities - Art. 51 and 484 CRR	Preferred Securities - Art. 51 and 484 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	-	-
	Nominal amount of instrument: original amount of currency of issuance (in million)	250	150
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	250	150
9a	Issue price	100,00	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	28.10.2004	22.02.2005
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity
14	Issuer call subject to prior Supervisory approval	YES	YES
	Optional call date	28.10.2011	22.03.2012
15	Contingent call dates and redemption amount	Regulatory call: 100 + accrued interest, Tax event: at principal amount + accrued interest and unpaid dividends	Regulatory call: 100 + accrued interest, Tax event: at principal amount + accrued interest and unpaid dividends
16	Subsequent call dates, if applicable	Semi-annually	Annually
	Coupons/dividends		
17	200 Pro 1970 100 100	Fixed to Floating	Fixed to Floating
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to Floating  1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually	Fixed to Floating  1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.
	Fixed or floating dividend/coupon	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y +
18	Fixed or floating dividend/coupon  Coupon rate and any related index	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.
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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10,2005. Payable semi-annually NO Partially discretionary	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.  NO Partially discretionary
18	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.
18 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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually  NO  Partially discretionary  Capital Deficiency, Regulatory prohibition; Dividend pusher	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher
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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory	17 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory
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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO
18 19 20a 20b 21 22	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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23	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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24	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)	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25	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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26	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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27	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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28	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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28	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, ully 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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible
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, onversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible	1V 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features  If write-down, write down triggers	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible	1V 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	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, partially  If convertible, partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down features  If write-down, full or partial	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory  NO Non Cumulative Non Convertible	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible NO
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, unly or partially If convertible, unly or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, full or partial If write-down, permanent or temporary	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory  NO Non Cumulative Non Convertible	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible NO
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, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  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)	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible NO NO N/A	1V 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible NO NO N/A -
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	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	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible N/A Senior	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.  NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible NO - Senior