

Main Features of Capital Instruments - Bank Austria		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
<b>Regulatory treatment</b>			
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	13
		Buybacks	Amortisation
9	Nominal amount of instrument: original amount of currency of issuance (in million)	10.000	5.000
	Nominal amount of instrument: original amount - currency of issuance	JPY	JPY
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	72	34
9a	Issue price	100,00	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	03.12.1996	10.30.1996
12	Perpetual or dated	Dated	Dated
13	Original maturity date	03.12.2021	10.31.2016
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	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	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	6,3% p.a.	5,39% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		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
<b>Regulatory treatment</b>			
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)	13	245
9	Nominal amount of instrument: original amount of currency of issuance (in million)	Amortisation 5.000	Amortisation 700
	Nominal amount of instrument: original amount - currency of issuance	JPY	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	34	598
	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	11.27.1996	02.11.1997
12	Perpetual or dated	Dated	Dated
13	Original maturity date	11.28.2016	02.15.2017
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	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	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	5,2% p.a.	7,25% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		5	6
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000541917	AT0000541719
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law
<b>Regulatory treatment</b>			
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)	10	20
		Amortisation	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	45	20
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	45	20
9a	Issue price	100,00	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	01.25.2001	10.06.2000
12	Perpetual or dated	Dated	Dated
13	Original maturity date	01.25.2016	10.06.2020
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	-	-
16	Subsequent call dates, if applicable	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	Euribor 6M + 0,40% payable semi-annually	6,5% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		7	8
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000541669	XS0110196093
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
<b>Regulatory treatment</b>			
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)	5	1
9	Nominal amount of instrument: original amount of currency of issuance (in million)	5	12
	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	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	08.01.2000	04.17.2000
12	Perpetual or dated	Dated	Dated
13	Original maturity date	07.31.2020	04.17.2015
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	-	Tax event: at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed to Floating
18	Coupon rate and any related index	7,1% payable until 31/07/2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%	6,00% p.a. from issue date to 17/04/2007; CMS euro 10y p.a. from 17/04/2007.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		9	10
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0111846001	XS0112532535
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - ustrian Law	Instrument - English Law Subordinated provisions - Austrian Law
<b>Regulatory treatment</b>			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	1	1
		Amortisation	Amortisation
9	Nominal amount of instrument: original amount of currency of issuance (in million)	11	15
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	11	15
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	05.25.2000	06.15.2000
12	Perpetual or dated	Dated	Dated
13	Original maturity date	05.25.2015	06.15.2015
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	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	Euro CMS 30y (min 5,50%, max 7,25%) p.a.	6,31% p.a.
19	Existence of a dividend stopper	NO	NO
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		11	12
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000541396	AT0000541313
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law
<b>Regulatory treatment</b>			
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	1
9	Nominal amount of instrument: original amount of currency of issuance (in million)	8	19
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	8	19
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	04.28.2000	03.17.2000
12	Perpetual or dated	Dated	Dated
13	Original maturity date	04.28.2015	03.17.2015
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	-	-
16	Subsequent call dates, if applicable	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating
18	Coupon rate and any related index	6,8% p.a.	5,75% from 17/03/2000 to 16/03/2001; thereafter arithmetic average Secondary Market Yield of Government Bonds according to ONB plus 0,25%
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		13	14
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000541305	XS0118835676
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
<b>Regulatory treatment</b>			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	1 Amortisation	8 Amortisation
9	Nominal amount of instrument: original amount of currency of issuance (in million)	27	50
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	27	50
9a	Issue price	100,00	99,67
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	03.17.2000	10.24.2000
12	Perpetual or dated	Dated	Dated
13	Original maturity date	03.17.2015	10.24.2015
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	-	Tax event: at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Fixed	Floating
18	Coupon rate and any related index	6,625% p.a.	Euribor 6M + 0,29% payable semi-annually
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		15	16
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0122710188	XS0123313636
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
<b>Regulatory treatment</b>			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	20	30
9	Nominal amount of instrument: original amount of currency of issuance (in million)	20	30
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	20	30
9a	Issue price	99,85	99,80
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	01.24.2001	01.25.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	01.24.2031	01.25.2031
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 3M + 0,39% p.a.	Euribor 6M + 0,3925% payable semi-annually
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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



Main Features of Capital Instruments - Bank Austria		17	18
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
<b>Regulatory treatment</b>			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	46	9
9	Nominal amount of instrument: original amount of currency of issuance (in million)	46	9
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	46	9
9a	Issue price	99,28	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	01.25.2001	12.21.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	01.25.2031	12.21.2026
14	Issuer call subject to prior Supervisory approval	NO	YES
15	Optional call date	-	12.21.2017
	Contingent call dates and redemption amount	Tax event: at principal amount + accrued interest	-
16	Subsequent call dates, if applicable	-	Annually
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	Euribor 3M + 0,35% payable quarterly	6% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		19	20
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0134061893	XS0136314415
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
<b>Regulatory treatment</b>			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	55	35
9	Nominal amount of instrument: original amount of currency of issuance (in million)	55	35
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	55	35
9a	Issue price	100,00	99,32
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	08.20.2001	10.01.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	08.20.2033	10.31.2031
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 3M + 0,52% payable quarterly	Euribor 3M + 0,49% payable quarterly
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		21	22
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
<b>Regulatory treatment</b>			
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)	2	12
		Amortisation	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	5	12
	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	12.06.2001	10.30.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	12.06.2016	10.30.2031
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	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed
18	Coupon rate and any related index	7% from 6/12/2001 to 5/12/2006; thereafter 9,90% minus Euribor 12M, floor: 0%	5,935% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		23	24
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0138428684	XS0138355515
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
<b>Regulatory treatment</b>			
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	3
9	Nominal amount of instrument: original amount of currency of issuance (in million)	60	10
	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	11.05.2001	11.14.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	12.31.2031	11.14.2016
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	Euribor 3M + 0,50% payable quarterly	6,00% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		25	26
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0138294201	XS0139264682
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
<b>Regulatory treatment</b>			
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	33
		Amortisation	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	30	40
	Nominal amount of instrument: original amount - currency of issuance	USD	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	34	45
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	11.14.2001	12.05.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	11.14.2016	12.05.2031
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	6,00% p.a.	6,21% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		27	28
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 Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
<b>Regulatory treatment</b>			
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
9	Nominal amount of instrument: original amount of currency of issuance (in million)	95	50
	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	12.27.2001	12.27.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	12.27.2031	12.27.2021
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 3M + 0,48% payable quarterly	Euribor 3M + 0,48% payable quarterly
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		29	30
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0140691865	XS0140608125
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
<b>Regulatory treatment</b>			
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 -	8 Amortisation
9	Nominal amount of instrument: original amount of currency of issuance (in million)	50	40
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	50	40
9a	Issue price	99,84	99,89
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	12.27.2001	12.27.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	12.27.2026	12.27.2015
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 6M + 0,5% payable quarterly	Euribor 3M + 0,43% payable quarterly
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		31	32
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0140608398	XS0140838474
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
<b>Regulatory treatment</b>			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	63	125
		-	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	63	125
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	63	125
9a	Issue price	99,87	99,62
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	12.27.2001	12.27.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	12.27.2021	12.27.2029
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	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Fixed	Floating
18	Coupon rate and any related index	5,80% p.a.	Euribor 6M + 0,52% payable semi-annually
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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



Main Features of Capital Instruments - Bank Austria		33	34
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0141069442	AT0000539481
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Whole Instrument - Austrian Law
<b>Regulatory treatment</b>			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	100 -	40 -
9	Nominal amount of instrument: original amount of currency of issuance (in million)	100	40
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	100	40
9a	Issue price	99,79	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	12.28.2001	11.30.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	12.28.2021	11.29.2021
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	-
16	Subsequent call dates, if applicable	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	Euribor 6M +0,48% payable semi-annually	6% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		35	36
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000246814	SL_0040
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law
<b>Regulatory treatment</b>			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Notes - Art. 62 CRR	Loan - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	2	23
		Buybacks	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	15	28
	Nominal amount of instrument: original amount - currency of issuance	EUR	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	15	21
9a	Issue price	100,00	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	02.14.1996	12.25.2006
12	Perpetual or dated	Dated	Dated
13	Original maturity date	02.26.2021	12.15.2046
14	Issuer call subject to prior Supervisory approval	YES	NO
15	Optional call date	02.26.2016	-
	Contingent call dates and redemption amount	-	-
16	Subsequent call dates, if applicable	Anytime after call date with notice	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	Euribor 6M + 0,20% payable semi-annually	USD 130.000 per month/ 5.673% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		37	38
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	SL_0050	SL_0053
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law
<b>Regulatory treatment</b>			
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	20
		-	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	25	20
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	25	20
9a	Issue price	100,00	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	10.19.2001	12.03.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	10.19.2021	12.02.2021
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	-	-
16	Subsequent call dates, if applicable	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	6,01% p.a.	5,51% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		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
<b>Regulatory treatment</b>			
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
9	Nominal amount of instrument: original amount of currency of issuance (in million)	12	8
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	12	8
	Amortisation	Amortisation	Amortisation
9a	Issue price	100,00	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Shareholders' equity	Shareholders' equity
11	Original date of issuance	11.03.2003	10.23.2007
12	Perpetual or dated	Dated	Dated
13	Original maturity date	11.02.2016	10.22.2017
14	Issuer call subject to prior Supervisory approval	YES	NO
15	Optional call date	11.03.2013	-
	Contingent call dates and redemption amount	-	-
16	Subsequent call dates, if applicable	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	4,875% p.a.	4,625% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Partially discretionary	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	must be covered by annual profit	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	No conversion trigger (Every payment date at option of the holder)	No conversion trigger (Every payment date at option of the holder)
25	If convertible, fully or partially	Fully or Partially	Fully or Partially
26	If convertible, conversion rate	4 : 5	4 : 5
27	If convertible, mandatory or optional conversion	at the option of the holders	at the option of the holders
28	If convertible, specify instrument type convertible into	Additional Tier 1	Additional Tier 1
29	If convertible, specify issuer of instrument it converts into	BANK AUSTRIA WOHNBAUBANK AG	BANK AUSTRIA WOHNBAUBANK AG
30	Write-down features	YES	NO
31	If write-down, write down triggers	Capital Deficiency	-
32	If write-down, full or partial	Full or partial	-
33	If write-down, permanent or temporary	Temporary	N/A
34	If temporary write-down, description of write-up mechanism (4)	Triggered by profit	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		41	42
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000245790	XS0781295901
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - English Law, Subordination clause - Austrian Law
<b>Regulatory treatment</b>			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	1	126
		Buybacks	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	27	126
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	27	126
9a	Issue price	100,00	100,00
9b	Redemption price	130,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	10.25.1989	05.08.2012
12	Perpetual or dated	Dated	Dated
13	Original maturity date	10.25.2019	05.08.2042
14	Issuer call subject to prior Supervisory approval	NO	YES
15	Optional call date	-	05.08.2017
	Contingent call dates and redemption amount	-	n/a
16	Subsequent call dates, if applicable	-	Quarterly
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Fixed to Floating	Floating
18	Coupon rate and any related index	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to ONB minus 0,25%	Euribor 3M + 5,4% payable quarterly in arrear
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		43	44
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS1049363853	XS0909773854
3	Governing laws of the instrument (2)	Whole Instrument - English Law, Subordination clause - Austrian Law	Whole Instrument - English Law, Subordination clause - Austrian Law
<b>Regulatory treatment</b>			
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
		-	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	500	500
	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	03.27.2014	03.27.2013
12	Perpetual or dated	Dated	Dated
13	Original maturity date	03.27.2024	03.27.2023
14	Issuer call subject to prior Supervisory approval	YES	YES
	Optional call date	03.27.2019	03.27.2018
15	Contingent call dates and redemption amount	n/a	n/a
16	Subsequent call dates, if applicable	Quarterly	Quarterly
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	3m Euribor +3,74%	Euribor 3M + 4,8% payable quarterly in arrear
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount		
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		45	46
1	Issuer	UNICREDIT BANK AUSTRIA AG	YAPI VE KREDI
2	Unique identifier (1)	XS1080953422	Euro 500,000,000 Floating Non Computable Loan 2006-2016
3	Governing laws of the instrument (2)	Whole Instrument - English Law, Subordination clause - Austrian Law	Whole Instrument - English Law; Subordination clause - Turkish Law
<b>Regulatory treatment</b>			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	NA
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Loan - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	500 -	41 Amortisation and Phase out
9	Nominal amount of instrument: original amount of currency of issuance (in million)	500	500
	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 – Subordinated loans - amortised cost
11	Original date of issuance	06.26.2014	03.31.2006
12	Perpetual or dated	Dated	Dated
13	Original maturity date	06.26.2024	03.31.2016
14	Issuer call subject to prior Supervisory approval	YES	YES
15	Optional call date	06.26.2019	03.31.2011
	Contingent call dates and redemption amount	n/a	n/a
16	Subsequent call dates, if applicable	Quarterly	Anytime after call date with notice
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 3M + 3% payable quarterly in arrear	Euribor 6M + 2,00% from issue date to 31/03/2011; Euribor 6M + 3,00% from 31/03/2011
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount		
21	Existence of step up or other incentive to redeem	NO	YES
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	YES
37	If yes, specify non-compliant features	-	Step-up, Subsequent Calls, Seniority Enhancement Provision

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

Main Features of Capital Instruments - Bank Austria		47	48
1	Issuer	YAPI VE KREDI	UKRSOTSBANK
2	Unique identifier (1)	Euro 200,000,000 Floating Non Computable 2007-2017	USD 100,000,000 Floating Non Computable Loan 2009-2019
3	Governing laws of the instrument (2)	Whole Instrument - English Law; Subordination clause - Turkish Law	Whole Instrument - English law
<b>Regulatory treatment</b>			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	NA	NA
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)	32	60
		Amortisation and Phase out	Amortisation and Phase out
9	Nominal amount of instrument: original amount of currency of issuance (in million)	200	100
	Nominal amount of instrument: original amount - currency of issuance	EUR	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	200	70
9a	Issue price	100,00	100,00
9b	Redemption price	100,00	100,00 + accrued interest
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	06.25.2007	07.27.2009
12	Perpetual or dated	Dated	Dated
13	Original maturity date	06.25.2017	07.29.2019
14	Issuer call subject to prior Supervisory approval	YES	YES
15	Optional call date	06.25.2012	07.27.2014
	Contingent call dates and redemption amount	n/a	n/a
16	Subsequent call dates, if applicable	Anytime after call date with notice	Semi-annually
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 6M + 1,85% from issue date to 25/06/2012; Euribor 6M + 2,78% from 25/06/2012	US Libor 6M + 2%
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Partially discretionary
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	Deterioration of the financial standing;no positive financial result has shown for the respective reporting period (quarter); entering by the Borrower and the NBU into a written agreement on a program for the financial recovery of the Borrower
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount		
21	Existence of step up or other incentive to redeem	YES	YES
22	Noncumulative or cumulative	Non Cumulative	Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	YES	YES
37	If yes, specify non-compliant features	Step-up, Subsequent Calls, Seniority Enhancement Provision	Step-up, Subsequent Calls, Put Option, Credit Standing-Linked Distributions

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



Main Features of Capital Instruments - Bank Austria		49	50
1	Issuer	UNICREDIT TIRIAC BANK SA	UNICREDIT BANK DD
2	Unique identifier (1)	Euro 15,000,000 Floating Lower Tier II Loan 2005-2015	EUR 10,000,000 Floating Lower Tier II Loan 2005 - 2015
3	Governing laws of the instrument (2)	Whole Instrument - Romanian and Austrian Law	Whole Instrument - English Law
<b>Regulatory treatment</b>			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	NA	NA
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)	3	0,5
9	Nominal amount of instrument: original amount of currency of issuance (in million)	15	10
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	15	10
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	11.30.2005	03.31.2005
12	Perpetual or dated	Dated	Dated
13	Original maturity date	11.30.2015	03.31.2015
14	Issuer call subject to prior Supervisory approval	YES	Not specified in contract
15	Optional call date	11.30.2010	03.31.2012
	Contingent call dates and redemption amount	n/a	n/a
16	Subsequent call dates, if applicable	Quarterly	Semi-annually
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	EURIBOR 3M + 0,81% Y1 to Y5, EURIBOR 3M + 1,81% year 5 -final	Euribor 6M + 2,50%
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount		
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		51	52
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
<b>Regulatory treatment</b>			
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Consolidated	Consolidated
7	Instrument type	Preferred Securities - Art. 51 and 484 CRR	Preferred Securities - Art. 51 and 484 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	95	50
		-	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	250	150
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	250	150
9a	Issue price	100,00	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Shareholders' equity	Shareholders' equity
11	Original date of issuance	10.28.2004	02.22.2005
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	10.28.2011	03.22.2012
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
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed to Floating
18	Coupon rate and any related index	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28/10/2005. Payable semi-annually	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Partially discretionary	Partially discretionary
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Capital Deficiency, Regulatory prohibition; Dividend pusher	Capital Deficiency, Regulatory prohibition; Dividend pusher
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Tier 2	Tier 2
36	Non-compliant transitioned features	YES	YES
37	If yes, specify non-compliant features	Dividend Pusher, Recapitalization hindering	Dividend Pusher, Recapitalization hindering

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

Main Features of Capital Instruments - Bank Austria		53	54
1	Issuer	UNICREDIT BANK AUSTRIA AG	YAPI VE KREDI
2	Unique identifier (1)	XS1114474387	XS0861979440
3	Governing laws of the instrument (2)	Whole instrument - English Law, Subordinated provisions - Austrian Law	Whole Instrument - English Law; Subordinated provisions - Turkish Law
<b>Regulatory treatment</b>			
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 & Sub-consolidated	Solo
7	Instrument type	Notes	Bond
8	Amount recognised in regulatory capital (€/mln) (3)	500	336
		-	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	500	1.000
	Nominal amount of instrument: original amount - currency of issuance	EUR	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	500	765
9a	Issue price	100	100
9b	Redemption price	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	09.29.2014	12.06.2012
12	Perpetual or dated	Dated	Dated
13	Original maturity date	09.29.2024	12.06.2022
14	Issuer call subject to prior Supervisory approval	YES	NO
	Optional call date	09.29.2019	-
15	Contingent call dates and redemption amount	Tax event:at any interest payment date at principal amount + accrued interest	
16	Subsequent call dates, if applicable	quarterly	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	Euribor 3M + 4,15% p.a.	5,5% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non convertible	Non convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	No	No
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	n.r.	n.r.
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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