Main	ain 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		
	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 Buybacks	13 Amortisation		
	Nominal amount of instrument: original amount of currency of issuance (in million)	10.000	5.000		
9	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 NO		
	Optional call date	-	-		
15		-	-		
-	Contingent call dates and redemption amount	Tax event: at principal amount + accrued interest	Tax event: at principal amount + accrued interest		
16	Subsequent call dates, if applicable	-	-		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	6,3% p.a.	5,39% 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	-	-		
	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	- Luc	-		
30	Write-down features	NO	NO		
	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  If yes, specify non-compliant features	NO _	NO -		
	ert 'N/A' if the question is not applicable				
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Discrete (1)   Discrete (2)   Discrete (3)   Discrete (4)   Discrete (4)   Discrete (5)   Discrete (4)   Disc	Main F	Features of Capital Instruments - Bank Austria	3	4
2   Vergue tilentifier   1				
Security				
Procession   Pro	2	Unique identifier (1)	XS00/1432222	USU6U58/AB85
Procession   Pro			Instrument - English Law	Instrument - State of New York Law
Paralle   Para	3	Governing laws of the instrument (2)		
1			Saboramatea provisions mastran zaw	Saboranatea provisions Prastran 2011
1				
5   Springer and stype cynomial regulatory cynolis (rymoli) (3)   13   35   35   35   35   35   35   35				
1				
Amount recognised in regulatory capital (c/min) (3)   Amount recognised in regulatory capital recognised in recog				
Amortisecquete in registerory captes (yring)   Amortisecquete in registerory captes (yring)   Amortisecquete in registerory captes (yring)   Amortisecquete	7	Instrument type	Bond - Art. 62 CRR	
Nominal amount of instrument: original amount of currency of issuance   pm   pm   1500   15	8	Amount recognised in regulatory capital (€/mln) (3)	13	
Section   Amount of Instrument. original amount: currency of instances   PF   More				
Nonemial amount of instrument. conversion of original amount in Euro ( E min)   93   1500,000   98,31   1500,000   98,31   1500,000   150,000				
Redemption price   200.00   100.00	9			
50   Recounting seasor   100,00   100			F	
10   Content of classification   Labelly - amortised cost   Labelly - amortised   Labelly - amortised cost   Labelly - amortise				
11   Original date of issuance   11.27.1996   02.11.1997			•	·
12   Peretual or dated   Dat				
13. Septical maturity die   11.28.2016   02.15.2017				
Mo   No   No   No   No   No   No   No				
Coptional call date   -				
Take event: at principal amount + accrued interest  Take event: at pri	14		INU	INU
Convertible conver	15	Uptional call date	*	-
Coupon favidends   Fixed or floating dividend/coupon   Fixed	15	Contingent call dates and redemption amount	Tax event: at principal amount + accrued interest	Tax event: at principal amount + accrued interest
Fixed or floating dividend/coupon   Fixed	16	Subsequent call dates, if applicable	-	-
Existence of a dividend stopper   NO   NO   NO		Coupons/dividends		
Existence of a dividend stopper fully discretionary, partially discretionary or mandatory - in terms of timing	17	Fixed or floating dividend/coupon	Fixed	Fixed
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 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 timing - reasons for 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 amounts  Fully discretionary, partially discretionary or mandatory - in terms of amounts  Fully discretionary, partially discretionary or mandatory - in terms of amounts  Fully discretionary, partially discretionary or mandatory - in terms of amounts  Fully discretionary, partially discretionary or mandatory - in terms of amounts  Fully discretionary, partially discretionary or mandatory - in terms of amounts  Fully discretionary, partially discretionary or mandatory - in terms of amounts  Fully discretionary, partially discretionary or mandatory - in terms of amounts  Fully discretionary, partially discretionary or mandatory  Fully discretion	18	Coupon rate and any related index	5,2% p.a.	7,25% p.a.
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 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 timing - reasons for 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 amounts  Fully discretionary, partially discretionary or mandatory - in terms of amounts  Fully discretionary, partially discretionary or mandatory - in terms of amounts  Fully discretionary, partially discretionary or mandatory - in terms of amounts  Fully discretionary, partially discretionary or mandatory - in terms of amounts  Fully discretionary, partially discretionary or mandatory - in terms of amounts  Fully discretionary, partially discretionary or mandatory - in terms of amounts  Fully discretionary, partially discretionary or mandatory - in terms of amounts  Fully discretionary, partially discretionary or mandatory  Fully discretion	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  Mandatory  Mandatory  Mandatory  Mo  NO  NO  NO  NO  NO  Convertible convertible or non-convertible  Non Convertible or non-convertible  Ano Convertible conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, sconversion rate  If convertible, specify instrument type convertible into  - If convertible, specify instrument type convertible into  - If convertible, specify instrument type convertible into  - If write-down, write down triggers  If write-down, write down triggers  If write-down, permanent or temporary  NO  NO  NO  If write-down, description of write-up mechanism (4)  If temporary write-down, description of write-up mechanism (4)  NO  Non-compliant transitioned features  NO  Non-compliant transitioned features  NO  Non-compliant transitioned features  NO				
Existence of step up or other incentive to redeem  NO Noncumulative or cumulative Non Convertible or non-convertible Non Convertible or non-convertible  Non Convertible or non-convertible  Non Convertible or non-convertible  To onvertible, 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 If convertible, specify issuer of instrument it converts into If convertible, specify instrument it converts into If write-down, features If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If write-down, permanent or temporary If write-down, description of write-up mechanism (4) If temporary write-down, description of write-up mechanism (4) If yes, specify non-compliant features  NO NO NO  NO NO NO NO NO NO NO NO NO N		Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion		-
Non Cumulative or cumulative Convertible or non-convertible Non Convertible No				
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, permanent or temporary 34 If stepporary 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 Non-compliant features 39 Non-compliant features 40 Non-compliant features 51 Non-compliant features 52 If yes, specify non-compliant features 53 If yes, specify non-compliant features 54 Non-compliant features 55 Position in subordination fleatures 56 Non-compliant features 57 If yes, specify non-compliant features 58 If yes, specify non-compliant features 59 If yes, specify non-compliant features 50 Non-compliant features 51 Non-compliant features 52 Position in yubordination fleatures 53 Non-compliant features 54 Position in yubordination fleatures 55 Position in yubordination fleatures 56 Position in yubordination fleatures 57 Position in yubordination fleatures 58 Position in yubordination fleatures 59 Position in yubordination fleatures 50 Position in yubordination fleatures 50 Position in yubordination fleatures 50 Position in yubordination fleatures 51 Position in yubordination fleatures 52 Position in yubordination fleatures 53 Position in yubordination fleatures 54 Position in yubordination fleatures 55 Position in yubordination fleatures 56 Position in yubordination fleatures 57 Position in yubordination fleatures 58 Position in yubordination fleatures 59 Position in yubordination fleatures 50 Position in yubordination fleat				
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 30 Write-down, write down triggers 31 If write-down, write down triggers 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 Non-compliant features 39 Non-compliant features 40 ONO 41 If yes, specify non-compliant features 41 Yes, specify non-compliant features 42 ONO 43 If yes, specify non-compliant features 43 If yes, specify non-compliant features 44 ONO 45 ONO 46 ONO 47 If yes, specify non-compliant features 45 ONO 46 ONO 47 If yes, specify non-compliant features 46 ONO 47 If yes, specify non-compliant features 47 ONO 48 ONO 48 ONO 49 ONO 40 ONO 40 ONO 40 ONO 41 If yes, specify non-compliant features	23	Convertible or non-convertible	Non Convertible	Non Convertible
If convertible, conversion rate			-	-
If convertible, mandatory or optional conversion   -   -   -   -   -   -   -   -   -			-	-
If convertible, specify instrument type convertible into   -     -			-	-
If convertible, specify issuer of instrument it converts into   -			-	-
NO NO NO  Write-down features NO NO NO  If write-down, write down triggers			-	-
1 If write-down, write down triggers 1 If write-down, full or partial 2 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 If yes, specify non-compliant features 7 If yes, specify non-compliant features 7 If yes, specify non-compliant features 8 If write-down, write down triggers 9 N/A 9 N/A 9 N/A 9 N/A 9 N/A 9 Senior 9 Senior 9 NO 9 NO 9 NO 9 NO			-	-
132 If write-down, full or partial			NO	NO
133   If write-down, permanent or temporary   N/A			-	-
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     -     -			N/A	N/A
36     Non-compliant transitioned features     NO     NO       37     If yes, specify non-compliant features     -     -			-	-
37 If yes, specify non-compliant features				
	36	Non-compliant transitioned features	NO	NO
(A) insert 'N/A' if the question is not applicable			-	-
	(A) Inse	rt 'N/A' if the question is not applicable		

Main	in 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	
	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)	10 Amortisation	20	
	Nominal amount of instrument: original amount of currency of issuance (in million)	45	20	
9	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	
	Optional call date	-	-	
15	·			
	Contingent call dates and redemption amount	-		
16	Subsequent call dates, if applicable	-	-	
47	Coupons/dividends	Floration	essed.	
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	
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory	
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-	
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory	
21	Existence of step up or other incentive to redeem	NO	NO	
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative	
23	Convertible or non-convertible	Non Convertible	Non Convertible	
24	If convertible, conversion trigger(s)		-	
25	If convertible, fully or partially	-	-	
26	If convertible, conversion rate	-	-	
27	If convertible, mandatory or optional conversion	-	-	
28	If convertible, specify instrument type convertible into	-	-	
29	If convertible, specify issuer of instrument it converts into	-	-	
30	Write-down features	NO	NO	
31	If write-down, write down triggers	-	-	
32	If write-down, full or partial	-	-	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-up mechanism (4)	-	-	
35	Position in subordination hierarchy in liquidation	Senior	Senior	
36	Non-compliant transitioned features	NO	NO	
37	If yes, specify non-compliant features	-	-	
(A) Inse	rt 'N/A' if the question is not applicable			

Main	in Features of Capital Instruments - Bank Austria 7 8			
	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	
	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)	5	1 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	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	
	Optional call date	-	-	
15	Contingent call dates and redemption amount	-	Tax event: at principal amount + accrued interest	
16	Subsequent call dates, if applicable	-		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed 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	
	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		-	
	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory	
	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) Ins	ort 'N/A' if the question is not applicable			
_		·	· · · · · · · · · · · · · · · · · · ·	

Main	in 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	
	Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated	
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR	
8	Amount recognised in regulatory capital (€/mln) (3)	1 Amortisation	1 Amortisation	
	Nominal amount of instrument: original amount of currency of issuance (in million)	11	15	
9	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	-	-	
	Coupons/dividends			
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  If convertible, conversion trigger(s)	Non Convertible	Non Convertible	
		<del> </del>		
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	-	lua lua	
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	-	-	
	ert 'N/A' if the question is not applicable			

Main	in 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	
	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	1	
-		Amortisation	Amortisation	
9	Nominal amount of instrument: original amount of currency of issuance (in million)	EUR	19 EUR	
9	Nominal amount of instrument: original amount - currency of issuance	EUR	19	
_	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	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	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	
45	Optional call date	-	-	
15	Contingent call dates and redemption amount		-	
16	Subsequent call dates, if applicable	-	-	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating	
18	Coupon rate and any related index	6,8% 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	
	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) Ins	ert 'N/A' if the question is not applicable			

Marchant Control   Marchant Co	Main	in Features of Capital Instruments - Bank Austria 13 14			
1   1   1   1   1   1   1   1   1   1					
Note in the first of the infinite fact of the inf					
Per 2   Ter 2   Ter 2	3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law		
Pigible at 1 color consolidation (a) Re consolidation (a) Re Consolidation (a) Re Consolidation (a) Re Consolidation (a) Responsible (Consolidation (a) Responsible (a) Responsible (Consolidation (a) Responsible (a) Responsible (Consolidation (a) Responsible (a) Respon		Regulatory treatment			
Section and the content of the con	4	Transitional CRR rules	Tier 2	Tier 2	
Section   Sect	5	Post-transitional CRR rules	Tier 2	Tier 2	
Amount recognised in regulatory capital (c/min) (3)	6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated	
Nomical amount of instrument: original amount of correctly of issuance   Cut	7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR	
Norminal amount of instrument: original amount or original amount original amoun	8	Amount recognised in regulatory capital (€/mln) (3)	1	8	
Nominal amount of instruments original amount in Euro (c min)		Naminal amount of instruments original amount of surrangs of issuance (in million)	Amortisation		
Normal amount of instrument, conversion of original amount in Euro ( € min)   27   50   50   50   50   50   50   50   5			Z/		
1988   Redemption price	,				
100.00   1	0-				
10   Accounting classification   Liability - more laced cost		·	*	*	
13   Original date of issuance   03.12 2000   0.24 2000   0.24 2000   0.24 2001   0.24 2001   0.24 2001   0.24 2001   0.24 2005   0.25 2005   0.25 2			*	,	
22 Perpetual or dated   Outed   Oute					
133 Organia maturity date   03.17.2015   10.24.2015   1					
Automate					
Distonat call date					
Tax event: at principal amount + accrued interest	14		NU	NU	
Contingent call dates, if applicable	45	Optional call date	-	-	
Coupons/dividends  Fixed or floating dividend/coupon  Fixed or floating dividend/coupon  Coupon rate and any related index  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  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  Mono Mo  No  No  No  No  No  No  No  No  No	15	Contingent call dates and redemption amount	-	Tax event: at principal amount + accrued interest	
Fixed or floating dividend/coupon  Fixed or floating dividend/coupon  Coupon rate and any related index  Coupon rate and any related index  Coupon rate and any related index  Sixtence of a dividend stopper  Fully discretionary, partially discretionary or mandatory - in terms of timing	16		-	-	
Support and any related index  6,625% p.a.					
Stistence of a dividend stopper	17	Fixed or floating dividend/coupon	Fixed	Floating	
Fully discretionary, partially discretionary or mandatory - in terms 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  Mandatory  Mon On  NO  Convertible or No  Convertible or non-convertible  Non Convertible or non-convertible  Non Convertible or non-convertible  To convertible, fully or partially	18	Coupon rate and any related index	6,625% p.a.	Euribor 6M + 0,29% payable semi-annually	
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  NO  NO  NO  NO  NO  NO  NO  NO  NO  ON  NO  NO  ON  NO  ON  NO  ON  NO  ON  NO  ON  NO  ON	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  Mandatory  Mandatory  Mandatory  NO  NO  NO  NO  NO  NO  NO  NO  NO  ON  NO  NO  ON  NO  ON  NO  ON  NO  ON  NO  ON  NO  ON		Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory	
Existence of step up or other incentive to redeem			-	-	
Non Cumulative or cumulative o			,	,	
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, mandatory or optional conversion 29 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down features 31 If write-down triggers 32 If write-down, full or partial 33 If write-down, permanent or temporary 45 If write-down, permanent or temporary 56 Position in subordination hierarchy in liquidation 57 Senior 58 Non-compliant transitioned features 58 Non-compliant features 59 Non-compliant features 70 No 71 If yes, specify non-compliant features 71 If yes, specify non-compliant features 72 If yes, specify non-compliant features 73 If yes, specify non-compliant features 74 If yes, specify non-compliant features 75 If yes, specify non-compliant features 76 Non-compliant features 77 If yes, specify non-compliant features 78 If yes, specify non-compliant features 79 If yes, specify non-compliant features 70 Non-compliant features 70 Non-compliant features 70 Non-compliant features 70 Non-compliant features 71 If yes, specify non-compliant features 72 If yes, specify non-compliant features 73 If yes, specify non-compliant features 74 If yes, specify non-compliant features 75 If yes, specify non-compliant features 75 If yes, specify non-compliant features 75 If yes, specify non-compliant features 76 Yes y					
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, permanent or temporary 44 If temporary write-down, description of write-up mechanism (4) 45 Position in subordination hierarchy in liquidation 46 Non-compliant transitioned features 47 If yes, specify non-compliant features 48 Position in subordination features 49 Position in subordination features 50 Position or compliant features 51 Position or compliant features 52 Position in subordination features 53 Position in subordination hierarchy in liquidation 54 Position features 55 Position or compliant features 66 Position or compliant features 77 Position or compliant features 78 Position or compliant features 79 Position or compliant features 80 Position or compliant features 90 Position			Non Convertible	Non Convertible	
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, 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 If yes, specify non-compliant features 39 If yes, specify non-compliant features 30 If yes, specify non-compliant features 30 If yes, specify non-compliant features 31 If yes, specify non-compliant features 32 If yes, specify non-compliant features 33 If yes, specify non-compliant features 34 If yes, specify non-compliant features 35 If yes, specify non-compliant features 36 If yes, specify non-compliant features 37 If yes, specify non-compliant features 38 If yes, specify non-compliant features 39 If yes, specify non-compliant features 30 If yes, yes, yes			-	-	
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, 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 If write-down-compliant features 39 Non-compliant features 40			-	-	
If convertible, specify instrument type convertible into		,	-	-	
29 If convertible, specify issuer of instrument it converts into			-	-	
30 Write-down features NO			-	-	
If write-down, write down triggers   -   -   -   -   -   -   -   -   -			-	-	
132 If write-down, full or partial			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  36 Non-compliant transitioned features  37 If yes, specify non-compliant features  38 Position in subordination hierarchy in liquidation  39 Non-compliant transitioned features  30 Non-compliant features  31 If yes, specify non-compliant features  32 If yes, specify non-compliant features  33 If yes, specify non-compliant features  34 If yes, specify non-compliant features  35 If yes, specify non-compliant features			-	-	
35     Position in subordination hierarchy in liquidation     Senior     Senior       36     Non-compliant transitioned features     NO     NO       37     If yes, specify non-compliant features     -     -			N/A	N/A	
36     Non-compliant transitioned features     NO     NO       37     If yes, specify non-compliant features     -     -			•	-	
37 If yes, specify non-compliant features					
	36	Non-compliant transitioned features	NO	NO	
(A) Insert N/A' if the question is not applicable			-	-	
	(A) Inse	rt 'N/A' if the question is not applicable			

Main	iin 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	
	Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated	
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR	
8	Amount recognised in regulatory capital (€/mln) (3)	20	30	
	Nominal amount of instrument: original amount of currency of issuance (in million)	20	30	
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR	
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	20	30	
9a	Issue price	99,85	99,80	
9b	Redemption price	100,00	100,00	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	
11	Original date of issuance	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	
	Optional call date	-	-	
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest	
16	Subsequent call dates, if applicable	-	-	
	Coupons/dividends Coupons dividends			
17	Fixed or floating dividend/coupon	Floating	Floating	
18	Coupon rate and any related index	Euribor 3M + 0,39% p.a.	Euribor 6M + 0,3925% payable semi-annually	
19	Existence of a dividend stopper	NO	NO	
	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) Ins	ert 'N/A' if the question is not applicable			

Main	n 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	
	Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated	
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR	
8	Amount recognised in regulatory capital (€/mln) (3)	46 -	-	
	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	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	
	Optional call date	-	12.21.2017	
15	Contingent call dates and redemption amount	Tax event: at principal amount + accrued interest	-	
16	Subsequent call dates, if applicable	-	Annually	
	Coupons/dividends Coupons dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed	
18	Coupon rate and any related index	Euribor 3M + 0,35% payable quarterly	6% p.a.	
19	Existence of a dividend stopper	NO	NO	
	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	l-	lua lua	
30	Write-down features	NO	NO	
31	If write-down, write down triggers	-	-	
32	If write-down, full or partial	- N/A	- N/A	
33	If write-down, permanent or temporary	N/A	N/A	
35	If temporary write-down, description of write-up mechanism (4)	Conica	Conica	
36	Position in subordination hierarchy in liquidation	Senior NO	Senior NO	
	Non-compliant transitioned features	NO .	NO .	
37	If yes, specify non-compliant features  art 'N/A' if the question is not applicable	-	-	
(A) INS	ric nyw ii uie question is nocappiicable			

Main	in 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	
	Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated	
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR	
8	Amount recognised in regulatory capital (€/mln) (3)	55 -	35	
	Nominal amount of instrument: original amount of currency of issuance (in million)	55	35	
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR	
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	55	35	
9a	Issue price	100,00	99,32	
9b	Redemption price	100,00	100,00	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	
11	Original date of issuance	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	
	Optional call date	-	-	
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest	
16	Subsequent call dates, if applicable	-	-	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Floating	
18	Coupon rate and any related index	Euribor 3M + 0,52% payable quarterly	Euribor 3M + 0,49% payable quarterly	
19	Existence of a dividend stopper	NO	NO	
	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) Ins	ert 'N/A' if the question is not applicable			

Main	in 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	
	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)	2 Amortisation	12	
	Nominal amount of instrument: original amount of currency of issuance (in million)	Amortisation	12	
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR	
,	Nominal amount of instrument: original amount - currency of issuance  Nominal amount of instrument: conversion of original amount in Euro (€ mln)	le l	12	
9a	Issue price	100,00	99,25	
9a 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	
14	Optional call date	_	-	
15	Contingent call dates and redemption amount	-	Tax event: on any interest payment date at principal amount + accrued interest	
16	Subsequent call dates, if applicable	-	-	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed to Floating	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	
	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) Ins	ert 'N/A' if the question is not applicable			

Main	in 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	
	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)	-	3 Amortisation	
	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	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	
	Optional call date	-	-	
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest	
16	Subsequent call dates, if applicable	-	-	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed	
18	Coupon rate and any related index	Euribor 3M + 0,50% payable quarterly	6,00% 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) Ins	ert 'N/A' if the question is not applicable			

Main	ain 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		
	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 Amortisation	33		
	Nominal amount of instrument: original amount of currency of issuance (in million)	30	40		
9	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	NO NO		
	Optional call date				
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest		
16	Subsequent call dates, if applicable	-	-		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	6,00% p.a.	6,21% 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) Ins	ert 'N/A' if the question is not applicable				

Main	in 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	
	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	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	
	Optional call date	-	-	
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest	
16	Subsequent call dates, if applicable	-	-	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Floating	
18	Coupon rate and any related index	Euribor 3M + 0,48% payable quarterly	Euribor 3M + 0,48% payable quarterly	
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)	<u> -</u>	-  -	
35	Position in subordination hierarchy in liquidation	Senior	Senior	
36	Non-compliant transitioned features	NO	NO	
37	If yes, specify non-compliant features		-	
(A) Ins	ert 'N/A' if the question is not applicable			

Main	iin 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		
	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)	-	8 Amortisation		
	Nominal amount of instrument: original amount of currency of issuance (in million)	50	40		
9	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		
	Optional call date	-	-		
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest		
16	Subsequent call dates, if applicable	-	-		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Floating	Floating		
18	Coupon rate and any related index	Euribor 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  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Mandatory -	Mandatory -		
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) Ins	ert 'N/A' if the question is not applicable				

Main	iin 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		
	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2		
5	Post-transitional CRR rules	Tier 2	Tier 2		
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated		
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR		
8	Amount recognised in regulatory capital (€/mln) (3)	63 -	125		
	Nominal amount of instrument: original amount of currency of issuance (in million)	63	125		
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR		
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	63	125		
9a	Issue price	99,87	99,62		
9b	Redemption price	100,00	100,00		
10	Accounting classification	Liability – amortised cost	Liability – amortised cost		
11	Original date of issuance	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	-	-		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Floating		
18	Coupon rate and any related index	5,80% p.a.	Euribor 6M + 0,52% payable semi-annually		
19	Existence of a dividend stopper	NO	NO		
	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) Ins	ert 'N/A' if the question is not applicable				

Main	in 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		
	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2		
5	Post-transitional CRR rules	Tier 2	Tier 2		
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated		
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR		
8	Amount recognised in regulatory capital (€/mln) (3)	100	40		
	Nominal amount of instrument: original amount of currency of issuance (in million)	100	40		
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR		
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	100	40		
9a	Issue price	99,79	100,00		
9b	Redemption price	100,00	100,00		
10	Accounting classification	Liability – amortised cost	Liability – amortised cost		
11	Original date of issuance	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		
	Optional call date	-	-		
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	-		
16	Subsequent call dates, if applicable	-	-		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Floating	Fixed		
18	Coupon rate and any related index	Euribor 6M +0,48% payable semi-annually	6% p.a.		
19	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	l-	-  -		
30	Write-down features	NO	NO		
31	If write-down, write down triggers	-	-		
32	If write-down, full or partial	- N/A	- N/A		
33	If write-down, permanent or temporary	N/A	N/A		
	If temporary write-down, description of write-up mechanism (4)	Conica	Conica		
35	Position in subordination hierarchy in liquidation	Senior NO	Senior		
36	Non-compliant transitioned features	NU .	NO		
37	If yes, specify non-compliant features  rt 'N/A' if the question is not applicable	-	-		
(A) Ins	ac nyw ii die question is not applicable				

Main	Features of Capital Instruments - Bank Austria	ain 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			
	Regulatory treatment					
4	Transitional CRR rules	Tier 2	Tier 2			
5	Post-transitional CRR rules	Tier 2	Tier 2			
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated			
7	Instrument type	Notes - Art. 62 CRR	Loan - Art. 62 CRR			
	Assessed to a second in a second seco	2	23			
8	Amount recognised in regulatory capital (€/mln) (3)	Buybacks	-			
	Nominal amount of instrument: original amount of currency of issuance (in million)	15	28			
9	Nominal amount of instrument: original amount - currency of issuance	EUR	USD			
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	15	21			
9a	Issue price	100,00	100,00			
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			
	Optional call date	02.26.2016	-			
15	·					
	Contingent call dates and redemption amount		-			
16	Subsequent call dates, if applicable  Coupons/dividends	Anytime after call date with notice	-			
17		Fleating	Fixed			
- 17	Fixed or floating dividend/coupon	Floating	rixeu			
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			
	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) Ins	ert 'N/A' if the question is not applicable					

Main	sin 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		
	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2		
5	Post-transitional CRR rules	Tier 2	Tier 2		
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated		
7	Instrument type	Loan - Art. 62 CRR	Loan - Art. 62 CRR		
8	Amount recognised in regulatory capital (€/mln) (3)	-	20		
	Nominal amount of instrument: original amount of currency of issuance (in million)	25	20		
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR		
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	25	20		
9a	Issue price	100,00	100,00		
9b	Redemption price	100,00	100,00		
10	Accounting classification	Liability – amortised cost	Liability – amortised cost		
11	Original date of issuance	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		
	Optional call date	-	-		
15	·				
	Contingent call dates and redemption amount	-	-		
16	Subsequent call dates, if applicable	-	-		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	6,01% p.a.	5,51% 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) Ins	rt 'N/A' if the question is not applicable				

Main	in 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		
	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	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		
	Optional call date	11.03.2013	-		
15	Contingent call dates and redemption amount	-	-		
16	Subsequent call dates, if applicable	-	-		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	4,875% p.a.	4,625% p.a.		
19	Existence of a dividend stopper	NO	NO		
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Partially discretionary	Mandatory		
20a	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)		
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) Ins	ert 'N/A' if the question is not applicable				

Main	eatures of Capital Instruments - Bank Austria	41	42
	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier(1)	AT0000245790	XS0781295901
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - English Law, Subordination clause - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	1 Buybacks	126
	Nominal amount of instrument: original amount of currency of issuance (in million)	27	126
0	Nominal amount of instrument: original amount of currency of issuance	EUR	EUR
9	Nominal amount of instrument: original amount - currency of issuance  Nominal amount of instrument: conversion of original amount in Euro (€ mln)	27	126
9a		100,00	100,00
9a 9b	Issue price 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 YES
14	Optional call date	_	05.08.2017
15	Optional can date		03.06.2017
	Contingent call dates and redemption amount	-	n/a
16	Subsequent call dates, if applicable	-	Quarterly
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed to Floating	Floating
18	Coupon rate and any related index	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to ONB minus 0,25%	Euribor 3M + 5,4% 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	-	-
	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	
	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	-	- India
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 37	Non-compliant transitioned features  If yes, specify non-compliant features	NO .	NO .
	If yes, specify non-compliant features  rt 'N/A' if the question is not applicable	<u> </u>	<u>-</u>
, ,		J	1

1 Issuer UNICREDIT BANK AUSTRIA AG UNICREDIT BANK AUSTRIA AG 2 Unique identifier (1) XS1049363853 XS0909773854	Main I	eatures of Capital Instruments - Bank Austria	43	44
Disription (Control of State				
Regulatory received (c)   Committee (c)   Co	2		XS1049363853	XS0909773854
Post-transformation CRR rules	3	Governing laws of the instrument (2)		Whole Instrument - English Law, Subordination clause - Austrian Law
Section   Proceedings   Process		Regulatory treatment		
Section   Solid Activities   S	4	Transitional CRR rules	Tier 2	Tier 2
2	5	Post-transitional CRR rules	Tier 2	Tier 2
Amount recognised in regulatory capital (Vmin) (3)   500	6	Eligible at: solo; consolidated; solo & consolidated		
Normal amount of instrument: original amount of currency of issuance (in million)   900	7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
Nominal amount of instruments croined amount in Euro ( in Ini)   500	8	Amount recognised in regulatory capital (€/mln) (3)	500 -	500
Note price   100,000   1		Nominal amount of instrument: original amount of currency of issuance (in million)	500	500
28   Sed price   100,00   10	9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
28   Soue price   190,00   1			500	500
10   Accounting dissification   Sublity - amortised cost   Sublity -	9a		100,00	100,00
130   Accounting classification   Liability - amortised cost   Liability - amortised cost   Control	9b	Redemption price	100,00	100,00
13   Organical acte of issuance   03.27.2014   03.27.2013	10		Liability – amortised cost	Liability – amortised cost
22   Perpetual or dated   Da	11			
13   Original maturitry date   03.7.7024   03.7.7023	12		Dated	Dated
Subser call subject to prior Supervision approval   Optional call date   03.27.2018   03.27.2018     Optional call dates and redemption amount   N/a   N/a   N/a     Subsequent call dates, if applicable   Quarterly   Quarterly   Quarterly     Opugans/fivificing   Ploating	13		03.27.2024	03.27.2023
Contingent call dates and redemption amount  10 Subsequent call dates, if applicable  Coupons/dividends  Coupons/dividends  Coupons/dividends  Coupons/dividends  Coupon rate and any related index  Coupon rate and any related i	14	Issuer call subject to prior Supervisory approval	YES	YES
Contingent call dates, if applicable  Counterly  Counte		Optional call date	03.27.2019	03.27.2018
Coupons/dividends	15	Contingent call dates and redemption amount	n/a	n/a
Fixed or floating dividend/coupon  floating  coupon rate and any related index  five convertible coupon rate and any related index  five convertible conversion rate  five convertible, conversion rate  five convertible, particity coupon of potional conversion  five convertible, particity coupon related index  five convertible, particity coupon related index  five related index  five convertible and any related any and and any and any any and any any any any and any	16	Subsequent call dates, if applicable	Quarterly	Quarterly
Floating   Floating   Floating   Floating   Floating		Coupons/dividends		
20a Eully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	17	Fixed or floating dividend/coupon	Floating	Floating
Fully 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 amount  NO NO  Existence of step up or other incentive to redeem NO NO  NO  NO  NO  Convertible or non-convertible Non Convertible Non	18		3m Euribor +3,74%	Euribor 3M + 4,8% payable quarterly in arrear
Fully discretionary, partially discretionary or mandatory - in terms of timing Mandatory  Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	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  NO  Non Cumulative  Non Cumulative  Non Cumulative or cumulative  Convertible or non-convertible  Non Convertible  Non Convertible  Non Convertible or Non-convertible  Non Convertible or Non-convertible  If convertible, fully or partially  -  If convertible, conversion rate  If convertible, specify instrument type conversion  If convertible, specify instrument type convertible into  -  If convertible, specify instrument type convertible into  -  If write-down features  NO  NO  If write-down, write down triggers  -  If write-down, write down triggers  -  If write-down, write down down down down down down down down				Mandatory
Existence of step up or other incentive to redeem		Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
Non Cumulative or cumulative o				
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, partial 33 If write-down, permanent or temporary 44 If temporary write-down, permanent or temporary 55 Position in subordination hierarchy in liquidation 56 Non-compliant transitioned features 76 NO 77 If yes, specify non-compliant features 77 If yes, specify non-compliant features 78 Position in convertible 88 Position in convertible 89 Position in convertible 90 Position in convertible 90 Position in convertible 90 Position in convertible 91 Convertible, convertible 90 Position in convertible 91 Convertible, convertible 92 Position in convertible 93 Position in subordination hierarchy in liquidation 94 Position in subordination hierarchy in liquidation 95 Position in subordination hierarchy in liquidation 96 Non-compliant transitioned features 97 Position in convertible in converti				
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, permanent or temporary 44 If temporary write-down, description of write-up mechanism (4) 45 Position in subordination hierarchy in liquidation 46 Non-compliant transitioned features 47 If yes, specify non-compliant features 48 On			Non Convertible  -	Non Convertible
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, 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 If yes, specify non-compliant features 39 Non-compliant features 40				
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, 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 If write-down-compliant features 39 Non-compliant features 40			-	-
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down features NO		,	-	-
29 If convertible, specify issuer of instrument it converts into			-	-
30 Write-down features NO NO NO 31 If write-down, write down triggers			-	-
31 If write-down, write down triggers			-	- -
132 If write-down, full or partial			NO	NO
33   If write-down, permanent or temporary   N/A   N/A   N/A   N/A   14   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  36 Non-compliant transitioned features  NO  NO  17 If yes, specify non-compliant features			-	-
35     Position in subordination hierarchy in liquidation     Senior     Senior       36     Non-compliant transitioned features     NO     NO       37     If yes, specify non-compliant features     -     -			N/A	N/A
36     Non-compliant transitioned features     NO     NO       37     If yes, specify non-compliant features     -     -			-	•
37 If yes, specify non-compliant features -				
	36	Non-compliant transitioned features	NO	NO
(A) Insert 'N/A' if the question is not applicable			-	-
	(A) Inse	rt 'N/A' if the question is not applicable		

Main	iin 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		
	Regulatory treatment				
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		
	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 – 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		
	Optional call date	06.26.2019	03.31.2011		
15	Contingent call dates and redemption amount	n/a	n/a		
16	Subsequent call dates, if applicable	Quarterly	Anytime after call date with notice		
	Coupons/dividends				
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		
	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				
	Fully discretionary, partially discretionary or mandatory - in terms of amount				
21	Existence of step up or other incentive to redeem	NO NO	YES		
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative		
23	Convertible or non-convertible  If convertible, conversion trigger(s)	Non Convertible	Non Convertible		
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	l-	l-		
30	Write-down features	NO	NO		
31	If write-down, write down triggers	<u> </u>	-		
32	If write-down, full or partial	- N/A	- N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-up mechanism (4)	Conica	Coning		
35	Position in subordination hierarchy in liquidation	Senior	Senior		
36 37	Non-compliant transitioned features  If yes, specify non-compliant features	NO	YES Step-up, Subsequent Calls, Seniority Enhancement Provision		
	art 'N/A' if the question is not applicable		Step up, Subsequent cans, Semonty Enhancement Provision		
(-, -, -, -, -, -, -, -, -, -, -, -, -, -	resignation of the second seco	I.	I control of the cont		

Main	in 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		
	Regulatory treatment				
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 Amortisation and Phase out	60 Amortisation and Phase out		
	Nominal amount of instrument: original amount of currency of issuance (in million)	200	100		
9	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		
	Optional call date	06.25.2012	07.27.2014		
15	·				
	Contingent call dates and redemption amount	n/a	n/a		
16	Subsequent call dates, if applicable	Anytime after call date with notice	Semi-annually		
47	Coupons/dividends	Florida	Floration		
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		
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Partially discretionary		
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion		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) Ins	ert 'N/A' if the question is not applicable				

Main I	ain 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		
	Regulatory treatment				
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		
		Amortisation	Amortisation		
_	Nominal amount of instrument: original amount of currency of issuance (in million)	15	10		
9	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		
	Optional call date	11.30.2010	03.31.2012		
15	Contingent call dates and redemption amount	n/a	n/a		
16	Subsequent call dates, if applicable	Quarterly	Semi-annually		
	Coupons/dividends				
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		
	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	rt 'N/A' if the question is not applicable				

Main	ain 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			
	Regulatory treatment					
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			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed to Floating			
18	Coupon rate and any related index	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28/10/2005. Payable semi-annually	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.			
19	Existence of a dividend stopper	NO	NO			
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Partially discretionary	Partially discretionary			
20a	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) Ins	ert 'N/A' if the question is not applicable					

Main I	ain 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	Whole Instrument - English Law; Subordinated provisions - Turkish			
,	Governing raws of the instrument (2)	Law	Law			
	Regulatory treatment					
4	Transitional CRR rules	Tier 2	Tier 2			
	Post-transitional CRR rules	Tier 2	Tier 2			
	Eligible at: solo; consolidated; solo & consolidated	Solo & Sub-consolidated	Solo			
7	Instrument type	Notes	Bond			
		500	336			
8	Amount recognised in regulatory capital (€/mln) (3)	-	-			
	Nominal amount of instrument: original amount of currency of issuance (in million)	500	1.000			
9	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			
	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	·	Tax event:at any interest payment date at principal amount +				
	Contingent call dates and redemption amount	accrued interest				
16	Subsequent call dates, if applicable	quarterly	-			
	Coupons/dividends					
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			
	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	-	-			
	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory			
	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	-	<u>-</u>			
26	If convertible, conversion rate	-	-			
27	If convertible, mandatory or optional conversion	-	<u>-</u>			
28	If convertible, specify instrument type convertible into	-	<u>-</u>			
29	If convertible, specify issuer of instrument it converts into	- 	-  -			
30	Write-down features	No	No			
	If write-down, write down triggers	<u>-</u>	<u> -</u>			
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) Inco	rt 'N/A' if the question is not applicable					
(A) IIISE	то туго и изе физики выпоструивание	<u> </u>				