

Main Features of Capital Instruments - Bank Austria		1	2
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0062981500	XS0070770333
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
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)	53 Buybacks	10 Amortisation
9	Nominal amount of instrument: original amount of currency of issuance (in million)	10.000	5.000
	Nominal amount of instrument: original amount - currency of issuance	JPY	JPY
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	72	34
9a	Issue price	100,00	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	12.03.1996	30.10.1996
12	Perpetual or dated	Dated	Dated
13	Original maturity date	12.03.2021	31.10.2016
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: at principal amount + accrued interest	Tax event: at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	6,3% p.a.	5,39% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		3	4
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0071432222	US060587AB85
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - State of New York Law Subordinated provisions - Austrian Law
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	204
		Amortisation	Amortisation
9	Nominal amount of instrument: original amount of currency of issuance (in million)	5.000	700
	Nominal amount of instrument: original amount - currency of issuance	JPY	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	34	598
9a	Issue price	100,00	99,81
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	27.11.1996	11.02.1997
12	Perpetual or dated	Dated	Dated
13	Original maturity date	28.11.2016	15.02.2017
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: at principal amount + accrued interest	Tax event: at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	5,2% p.a.	7,25% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		5	6
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000541917	AT0000541719
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law
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	20
		Amortisation	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	45	20
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	45	20
9a	Issue price	100,00	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	25.01.2001	06.10.2000
12	Perpetual or dated	Dated	Dated
13	Original maturity date	25.01.2016	06.10.2020
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	-	-
Coupons/dividends			
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) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		7	8
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000541669	XS0118835676
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	3
		-	Amortisation
9	Nominal amount of instrument: original amount of currency of issuance (in million)	5	50
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	5	50
9a	Issue price	100,00	99,67
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	01.08.2000	24.10.2000
12	Perpetual or dated	Dated	Dated
13	Original maturity date	31.07.2020	24.10.2015
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	Floating
18	Coupon rate and any related index	7,1% payable until 31/07/2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%	Euribor 6M + 0,29% 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) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		9	10
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	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
9	Nominal amount of instrument: original amount of currency of issuance (in million)	20	30
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	20	30
9a	Issue price	99,85	99,80
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	24.01.2001	25.01.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	24.01.2031	25.01.2031
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 3M + 0,39% p.a.	Euribor 6M + 0,3925% payable semi-annually
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		11	12
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	9
9	Nominal amount of instrument: original amount of currency of issuance (in million)	46	9
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	46	9
9a	Issue price	99,28	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	25.01.2001	21.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	25.01.2031	21.12.2026
14	Issuer call subject to prior Supervisory approval	NO	YES
	Optional call date	-	21.12.2017
15	Contingent call dates and redemption amount	Tax event: at principal amount + accrued interest	-
16	Subsequent call dates, if applicable	-	Annually
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	Euribor 3M + 0,35% payable quarterly	6% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		13	14
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
9	Nominal amount of instrument: original amount of currency of issuance (in million)	55	35
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	55	35
9a	Issue price	100,00	99,32
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	20.08.2001	01.10.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	20.08.2033	31.10.2031
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 3M + 0,52% payable quarterly	Euribor 3M + 0,49% payable quarterly
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		15	16
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	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)	1	12
		Amortisation	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	5	12
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	5	12
9a	Issue price	100,00	99,25
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	06.12.2001	30.10.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	06.12.2016	30.10.2031
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	-	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	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) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		17	18
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	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)	60	2
		-	Amortisation
9	Nominal amount of instrument: original amount of currency of issuance (in million)	60	10
	Nominal amount of instrument: original amount - currency of issuance	EUR	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	60	11
9a	Issue price	99,31	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	05.11.2001	14.11.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	31.12.2031	14.11.2016
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
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) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		19	20
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	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)	7	36
		Amortisation	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	30	40
	Nominal amount of instrument: original amount - currency of issuance	USD	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	34	45
9a	Issue price	100,00	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	14.11.2001	05.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	14.11.2016	05.12.2031
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	6,00% p.a.	6,21% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		21	22
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
9	Nominal amount of instrument: original amount of currency of issuance (in million)	95	50
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	95	50
9a	Issue price	98,76	99,72
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	27.12.2001	27.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27.12.2031	27.12.2021
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 3M + 0,48% payable quarterly	Euribor 3M + 0,48% payable quarterly
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		23	24
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)	50	4
		-	Amortisation
9	Nominal amount of instrument: original amount of currency of issuance (in million)	50	40
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	50	40
9a	Issue price	99,84	99,89
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	27.12.2001	27.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27.12.2026	27.12.2015
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
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		25	26
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
9	Nominal amount of instrument: original amount of currency of issuance (in million)	63	125
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	63	125
9a	Issue price	99,87	99,62
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	27.12.2001	27.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27.12.2021	27.12.2029
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	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
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		27	28
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	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
9	Nominal amount of instrument: original amount of currency of issuance (in million)	100	40
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	100	40
9a	Issue price	99,79	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	28.12.2001	30.11.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	28.12.2021	29.11.2021
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	-
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	Euribor 6M +0,48% payable semi-annually	6% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		29	30
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	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
8	Amount recognised in regulatory capital (€/mln) (3)	2	25
		Buybacks	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	15	28
	Nominal amount of instrument: original amount - currency of issuance	EUR	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	15	21
9a	Issue price	100,00	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	14.02.1996	25.12.2006
12	Perpetual or dated	Dated	Dated
13	Original maturity date	26.02.2021	15.12.2046
14	Issuer call subject to prior Supervisory approval	YES	NO
	Optional call date	26.02.2016	-
15	Contingent call dates and redemption amount	-	-
16	Subsequent call dates, if applicable	Anytime after call date with notice	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	Euribor 6M + 0,20% payable semi-annually	USD 130.000 per month/ 5.673% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		31	32
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)	25	20
9	Nominal amount of instrument: original amount of currency of issuance (in million)	25	20
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	25	20
9a	Issue price	100,00	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	19.10.2001	03.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	19.10.2021	02.12.2021
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	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
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria

33

34

1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000245790	XS0781295901
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - English Law, Subordination clause - Austrian Law
Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	1	126
		Buybacks	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	27	126
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	27	126
9a	Issue price	100,00	100,00
9b	Redemption price	130,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	25.10.1989	08.05.2012
12	Perpetual or dated	Dated	Dated
13	Original maturity date	25.10.2019	08.05.2042
14	Issuer call subject to prior Supervisory approval	NO	YES
	Optional call date	-	08.05.2017
15	Contingent call dates and redemption amount	-	n/a
16	Subsequent call dates, if applicable	-	Quarterly
Coupons/dividends			
17	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	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		35	36
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS1049363853	XS0909773854
3	Governing laws of the instrument (2)	Whole Instrument - English Law, Subordination clause - Austrian Law	Whole Instrument - English Law, Subordination clause - Austrian Law
Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	500	500
9	Nominal amount of instrument: original amount of issuance (in million)	500	500
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	500	500
9a	Issue price	100,00	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	27.03.2014	27.03.2013
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27.03.2024	27.03.2023
14	Issuer call subject to prior Supervisory approval	YES	YES
15	Optional call date	27.03.2019	27.03.2018
	Contingent call dates and redemption amount	n/a	n/a
16	Subsequent call dates, if applicable	Quarterly	Quarterly
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	3m Euribor +3,74%	Euribor 3M + 4,8% payable quarterly in arrear
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount		
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		37	38
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS1080953422	XS1114474387
3	Governing laws of the instrument (2)	Whole Instrument - English Law, Subordination clause - Austrian Law	Whole 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 & Sub-consolidated
7	Instrument type	Bond - Art. 62 CRR	Notes
8	Amount recognised in regulatory capital (€/mln) (3)	500	500
9	Nominal amount of instrument: original amount of currency of issuance (in million)	500	500
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	500	500
9a	Issue price	100,00	100
9b	Redemption price	100,00	100
10	Accounting classification	Liability – amortised cost	Liability - amortised cost
11	Original date of issuance	06.26.2014	29.09.2014
12	Perpetual or dated	Dated	Dated
13	Original maturity date	06.26.2024	29.09.2024
14	Issuer call subject to prior Supervisory approval	YES	YES
	Optional call date	06.26.2019	29.09.2019
15	Contingent call dates and redemption amount	n/a	Tax event:at any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	Quarterly	quarterly
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 3M + 3% payable quarterly in arrear	Euribor 3M + 4,15% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount		Mandatory
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.r.
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		39	40
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS1181973303	XS1212397019
3	Governing laws of the instrument (2)	Whole instrument - English Law, Subordination Provisions - Austrian law	Whole 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 & Sub-consolidated	Solo & Sub-consolidated
7	Instrument type	Notes	Notes
8	Amount recognised in regulatory capital (€/mln) (3)	500	250
9	Nominal amount of instrument: original amount of currency of issuance (in million)	500	250
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	500	250
9a	Issue price	100	100
9b	Redemption price	100	100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	30.01.2015	30.03.2015
12	Perpetual or dated	Dated	Dated
13	Original maturity date	30.01.2025	31.03.2025
14	Issuer call subject to prior Supervisory approval	YES	YES
15	Optional call date	30.01.2020	30.03.2020
	Contingent call dates and redemption amount	Tax event:At any interest payment date at principal amount + accrued interest	Tax event:At any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	quarterly	none
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 3M + 5,70% p.a.	Euribor 3M + 5,10% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non convertible	Non convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	No	No
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	n.r.	n.r.
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

Main Features of Capital Instruments - Bank Austria		41	42
1	Issuer	UNICREDIT BANK AUSTRIA AG	ALPINE CAYMAN ISLANDS LTD.
2	Unique identifier (1)	XS1254428383	DE000A0DD4K8
3	Governing laws of the instrument (2)	Whole instrument - English Law, Subordinated provisions - Austrian Law	Whole Instrument - Cayman Law, Support Agreement - English Law Subordination Provision - Austrian Law
Regulatory treatment			
4	Transitional CRR rules	Tier 2	Additional Tier 1
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Sub-consolidated	Consolidated
7	Instrument type	Notes	Preferred Securities - Art. 51 and 484 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	180	95
		-	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	180	250
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	180	250
9a	Issue price	100	100,00
9b	Redemption price	100	100,00
10	Accounting classification	Liability - amortised cost	Shareholders' equity
11	Original date of issuance	29.06.2015	28.10.2004
12	Perpetual or dated	Dated	Perpetual
13	Original maturity date	30.06.2025	No maturity
14	Issuer call subject to prior Supervisory approval	YES	YES
	Optional call date	30.06.2020	28.10.2011
15	Contingent call dates and redemption amount	Tax event: At any interest payment date at principal amount + accrued interest	Regulatory call: 100 + accrued interest, Tax event: at principal amount + accrued interest and unpaid dividends
16	Subsequent call dates, if applicable	none	Semi-annually
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed to Floating
18	Coupon rate and any related index	Euribor 3M + 5,60% p.a.	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28/10/2005. Payable semi-annually
19	Existence of a dividend stopper	NO	NO
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Partially discretionary
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	Capital Deficiency, Regulatory prohibition; Dividend pusher
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	No	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	n.r.	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Tier 2
36	Non-compliant transitioned features	NO	YES
37	If yes, specify non-compliant features	-	Dividend Pusher, Recapitalization hindering
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		43	44
1	Issuer	ALPINE CAYMAN ISLANDS LTD.	YAPI VE KREDI
2	Unique identifier (1)	DE000A0DYW70	XS0861979440
3	Governing laws of the instrument (2)	Whole Instrument - Cayman Law, Support Agreement - English Law Subordination Provision - Austrian Law	Whole Instrument - English Law; Subordinated provisions - Turkish Law
Regulatory treatment			
4	Transitional CRR rules	Additional Tier 1	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Consolidated	Solo
7	Instrument type	Preferred Securities - Art. 51 and 484 CRR	Bond
8	Amount recognised in regulatory capital (€/mln) (3)	50	368
		-	-
9	Nominal amount of instrument: original amount of currency of issuance (in million)	150	1.000
	Nominal amount of instrument: original amount - currency of issuance	EUR	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	150	765
9a	Issue price	100,00	100
9b	Redemption price	100,00	100
10	Accounting classification	Shareholders' equity	Liability - amortised cost
11	Original date of issuance	22.02.2005	06.12.2012
12	Perpetual or dated	Perpetual	Dated
13	Original maturity date	No maturity	06.12.2022
14	Issuer call subject to prior Supervisory approval	YES	NO
	Optional call date	22.03.2012	-
15	Contingent call dates and redemption amount	Regulatory call: 100 + accrued interest, Tax event: at principal amount + accrued interest and unpaid dividends	
16	Subsequent call dates, if applicable	Annually	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed
18	Coupon rate and any related index	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.	5,5% 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	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.r.
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Tier 2	Senior
36	Non-compliant transitioned features	YES	NO
37	If yes, specify non-compliant features	Dividend Pusher, Recapitalization hindering	-
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		45	46
1	Issuer	BANK AUSTRIA WOHNBAUBANK AG	BANK AUSTRIA WOHNBAUBANK AG
2	Unique identifier (1)	AT0000347695	AT0008074141
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)	3	3
		Amortisation	Amortisation
9	Nominal amount of instrument: original amount of currency of issuance (in million)	12	8
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	12	8
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	03.11.2003	23.10.2007
12	Perpetual or dated	Dated	Dated
13	Original maturity date	02.11.2016	22.10.2017
14	Issuer call subject to prior Supervisory approval	YES	NO
	Optional call date	03.11.2013	-
15	Contingent call dates and redemption amount	-	-
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	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)	No conversion trigger (Every payment date at option of the holder)
25	If convertible, fully or partially	Fully or Partially	Fully or Partially
26	If convertible, conversion rate	4 : 5	4 : 5
27	If convertible, mandatory or optional conversion	at the option of the holders	at the option of the holders
28	If convertible, specify instrument type convertible into	Additional Tier 1	Additional Tier 1
29	If convertible, specify issuer of instrument it converts into	BANK AUSTRIA WOHNBAUBANK AG	BANK AUSTRIA WOHNBAUBANK AG
30	Write-down features	YES	NO
31	If write-down, write down triggers	Capital Deficiency	-
32	If write-down, full or partial	Full or partial	-
33	If write-down, permanent or temporary	Temporary	N/A
34	If temporary write-down, description of write-up mechanism (4)	Triggered by profit	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		47	48
1	Issuer	UNICREDIT TIRIAC BANK SA	YAPI VE KREDI
2	Unique identifier (1)	Euro 15,000,000 Floating Lower Tier II Loan 2005-2015	Euro 200,000,000 Floating Non Computable 2007-2017
3	Governing laws of the instrument (2)	Whole Instrument - Romanian and 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	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)	1	23
		Amortisation	Amortisation and Phase out
9	Nominal amount of instrument: original amount of currency of issuance (in million)	15	200
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	15	200
9a	Issue price	100,00	100,00
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	30.11.2005	25.06.2007
12	Perpetual or dated	Dated	Dated
13	Original maturity date	30.11.2015	25.06.2017
14	Issuer call subject to prior Supervisory approval	YES	YES
	Optional call date	30.11.2010	25.06.2012
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 + 0,81% Y1 to Y5, EURIBOR 3M + 1,81% year 5 -final	Euribor 6M + 1,85% from issue date to 25/06/2012; Euribor 6M + 2,78% from 25/06/2012
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	YES
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Senior	Senior
36	Non-compliant transitioned features	NO	YES
37	If yes, specify non-compliant features	-	Step-up, Subsequent Calls, Seniority Enhancement Provision
(A) Insert 'N/A' if the question is not applicable			

Main Features of Capital Instruments - Bank Austria		49
1	Issuer	UKRSOTSBANK
2	Unique identifier (1)	USD 100,000,000 Floating Non Computable Loan 2009-2019
3	Governing laws of the instrument (2)	Whole Instrument - English law
Regulatory treatment		
4	Transitional CRR rules	Tier 2
5	Post-transitional CRR rules	NA
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated
7	Instrument type	Loan - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	51 Amortisation and Phase out
9	Nominal amount of instrument: original amount of currency of issuance (in million)	100
	Nominal amount of instrument: original amount - currency of issuance	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	70
9a	Issue price	100,00
9b	Redemption price	100,00 + accrued interest
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	27.07.2009
12	Perpetual or dated	Dated
13	Original maturity date	29.07.2019
14	Issuer call subject to prior Supervisory approval	YES
	Optional call date	27.07.2014
15	Contingent call dates and redemption amount	n/a
16	Subsequent call dates, if applicable	Semi-annually
Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	US Libor 6M + 2%
19	Existence of a dividend stopper	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Partially discretionary
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Deterioration of the financial standing;no positive financial result has shown for the respective reporting period (quarter); entering by the Borrower and the NBU into a written agreement on a program for the financial recovery of the Borrower
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	
21	Existence of step up or other incentive to redeem	YES
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non Convertible
24	If convertible, conversion trigger(s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down features	NO
31	If write-down, write down triggers	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism (4)	-
35	Position in subordination hierarchy in liquidation	Senior
36	Non-compliant transitioned features	YES
37	If yes, specify non-compliant features	Step-up, Subsequent Calls, Put Option, Credit Standing-Linked Distributions
(A) Insert 'N/A' if the question is not applicable		