Main	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	1	2
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000995006	XS0062981500
	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
	Regulatory treatment		
-	Transitional CRR rules	Common Equity Tier 1	Tier 2
	Post-transitional CRR rules	Common Equity Tier 1	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
	Instrument type	Ordinary shares	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	1,681	35
	Nominal amount of instrument: original amount of currency of issuance (in million)	1,681	10,000
9	Nominal amount of instrument: original amount - currency of issuance	EUR	JPY
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	1,681	72
9a	Issue price	N/A	100.00
9b	Redemption price	N/A	100.00
	Accounting classification	Shareholders' equity	Liability – amortised cost
11	Original date of issuance	N/A	12.03.1996
12	Perpetual or dated	Perpetual	Dated
13	Original maturity date	No maturity	12.03.2021
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	Coupons/dividends Fixed or floating dividend/coupon	Floating	Fixed
		Floating -	Fixed 6,3% p.a.
18	Fixed or floating dividend/coupon	Floating - NO	
18 19	Fixed or floating dividend/coupon Coupon rate and any related index	•	6,3% p.a.
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	- NO	6,3% p.a. NO
18 19 20a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	- NO	6,3% p.a. NO
18 19 20a 20b	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	NO Fully discretionary -	6,3% p.a. NO Mandatory -
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18 19 20a 20b 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	NO Fully discretionary -	6,3% p.a. NO Mandatory - Mandatory NO Non Cumulative
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Optional call date . . 15 Contingent call dates and redemption amount . . . 16 Subsequent call dates, if applicable . . . 17 Fixed or floating dividend/coupon Fixed or floating dividend/coupon . . 17 Fixed or floating dividend/coupon Fixed Fixed or floating dividend stopper . 18 Coupon rate and any related index .5% p.a. .	13	Original maturity date	06.10.2020	31.07.2020
15 Contingent call dates and redemption amount - - 16 Subsequent call dates, if applicable - - 17 Fixed or floating dividend/coupon Fixed or floating dividend/coupon Fixed or floating dividend/coupon 18 Coupon rate and any related index 65% p.a. 7.1% payable until 31.07.2005, thereafter 1.8 x 10y/PCMSS, 3.25%, cap. 8,25% 19 Existence of a dividend stopper NO NO 20 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion - 20 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion - 20 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion - 20 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion - 21 Existence of step up or other incentive to redeem NO NO 22 Noncumulative Non Cumulative Non Cumulative 23 Convertible, on on-convertible Non Cumulative Non Cumulative 24 If convertible, conversion rate - - 25 If convertible, speci	14	Issuer call subject to prior Supervisory approval	NO	NO
Contingent call dates and redemption amount - - 16 Subsequent call dates, if applicable - 17 Fixed or floating dividend/coupon Fixed 18 Coupons/dividends Fixed 19 Existence of a dividend stopper NO 10 Fully discretionary, partially discretionary or mandatory - in terms of timing Mandatory 10 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion NO 200 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion No 210 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion No 210 Fully discretionary, partially discretionary or mandatory - in terms of amount No Cumulative No 211 Existence of a dividend stopper No Cumulative No Cumulative No 212 Exitence of step up or other incentive tradeem No Cumulative No Cumulative No 213 Convertible or non-convertible Non Cumulative Non Cumulative Non Cumulative 22 If convertible, conversion reate - - - -		Optional call date	-	-
Coupons/dividends Fixed Fixed 17 Fixed or floating dividend/coupon Fixed Fixed to Floating 18 Coupon rate and any related index 6,5% p.a. 7,1% payable until 31.07.2005, thereafter 1,8 x 10yiPYCMS, 3,25%, cap. 8,25% 19 Existence of a dividend stopper NO NO 20 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion NO 20 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion NO NO 21 Existence of step up or other incentive to redeem NO NO NO 22 Fully discretionary, partially discretionary or mandatory - in terms of amount Mandatory Mandatory 23 Existence of step up or other incentive to redeem NO NO NO 24 Existence on one-convertible Non Convertible Non Convertible Non Convertible 25 If convertible, fully or partially - - - 25 If convertible, conversion rate - - - 26 If convertible, specify instrument tit	15	Contingent call dates and redemption amount	-	-
17 Fixed or floating dividend/coupon Fixed or floating 18 Coupon rate and any related index 6,5% p.a. 7,1% payable until 31.07.2005, thereafter 1,8 x 10y/PYCMS, 3,25%, cap x, 25% 19 Existence of a dividend stopper NO NO 20 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion - 210 Fully discretionary, partially discretionary or mandatory - in terms of amount Mandatory Mandatory 212 Fully discretionary, partially discretionary or mandatory - in terms of amount Mandatory Mandatory 213 Existence of step up or other incentive to redeem NO NO 214 If convertible or non-convertible Non Convulative Non Convulative 225 If convertible, fully or partially - - 236 If convertible, conversion rate - - 24 If convertible, conversion rate - - 25 If convertible, specify instrument it converts into - - 26 If convertible, specify instrument it converts into - - 27 If convertible, specify instrument it converts into - -	16	Subsequent call dates, if applicable		
18 Coupon rate and any related index 6,5% p.a. 7,1% payable until 31.07.2005, thereafter 1,8 x 10y/PYCMS, 3,25%, cap: 8,25% 19 Existence of a dividend stopper NO NO 20s Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Mandatory 20s Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion - 20s Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion - 20s Fully discretionary, partially discretionary or mandatory - in terms of amount Mandatory Mandatory 20s Fully discretionary, partially discretionary or mandatory - in terms of amount No NO NO 21 Existence of step up or other incertive to redeem NO NO NO 22 Noncumulative or cumulative Non Cumulative Non Cumulative 23 Convertible or non-conversion trigger(s) - - - 24 If convertible, conversion trigger(s) - - - - 25 If convertible, specify instrument type conversion - - - - 25 If conv		Coupons/dividends		
18 Coupon rate and any related index 5,% p.a. 3,25%, cap: 8,25% 19 Existence of a dividend stopper NO NO 20a Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion 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 Cumulative 22 Noncumulative or cumulative Non Cumulative Non Cumulative 23 Convertible or non-convertible Non Convertible Non Convertible 24 If convertible, fully or partially - - 25 If convertible, conversion trigger(s) - - 26 If convertible, fully or partially - - 27 If convertible, fully or partially - - 28 If convertible, fully or partially - - 29 If convertible, fully or partially - - 29 If convertible, fully or partially - - 20 If convertible, specify instrument it converts into - -<	17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating
Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion 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, conversion rate - - 26 If convertible, mandatory or optional conversion - - 27 If convertible, specify instrument type convertible into - - 28 If convertible, specify instrument it converts into - - 29 If convertible, specify issuer of instrument it converts into - - 29 If convertible, specify issuer of instrument it converts into - - 30 Write-down, write down features			Tixed	i ince to i loading
20aFully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion20bFully discretionary, partially discretionary or mandatory - in terms of amountMandatoryMandatory21Existence of step up or other incentive to redeemNONon Cumulative22Noncumulative or cumulativeNon CumulativeNon Cumulative23Convertible or non-convertibleNon ConvertibleNon Convertible24If convertible, conversion trigger(s)25If convertible, fully or partially26If convertible, conversion rate27If convertible, specify instrument type convertible into28If convertible, specify instrument type convertible into29If convertible, specify instrument type convertible into29If convertible, specify instrument type convertible into30Write-down, write down triggers31If write-down, write down, triggers32If write-down, full or partial33If write-down, permanent or temporaryN/AN/A-34If temporary write-down, description of write-up mechanism (4)35Position in subordination hierarchy in liquidationSeniorSeniorSenior	18			7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor:
20aFully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion20bFully discretionary, partially discretionary or mandatory - in terms of amountMandatoryMandatory21Existence of step up or other incentive to redeemNONo22Noncumulative or cumulativeNon CumulativeNon Cumulative23Convertible or non-convertibleNon ConvertibleNon Convertible24If convertible, conversion trigger(S)25If convertible, fully or partially26If convertible, conversion rate27If convertible, pacify instrument type convertible into28If convertible, specify instrument type convertible into29If convertible, specify instrument it converts into29If write-down, write down triggers31If write-down, write down, write down triggers32If write-down, permanent or temporaryN/AN/A-33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, beicription of write-up mechanism (A)35Position in subordination hierarchy in liquidationSeniorSeniorSenior		Coupon rate and any related index	6,5% p.a.	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%
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, specify instrument type convertible into - - 28 If convertible, specify instrument type convertible into - - 29 If convertible, specify instrument type convertible into - - 30 Write-down, full or partial - - 31 If write-down, full or partial - - 32 If write-down, full or partial - - 33 If write-down, description of write-up mechanism (4) - - 34 If therporary write-down, description of write-up mechanism (4) - - 35 Position in subordination hierarchy in liquidation Senior Senior	19	Coupon rate and any related index Existence of a dividend stopper	6,5% p.a. NO	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% 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, specify instrument type conversion - - 28 If convertible, specify instrument type conversion - - 29 If convertible, specify instrument it converts into - - 29 If convertible, specify instrument it converts into - - 30 Write-down features NO NO - 31 If write-down, full or partial - - - 32 If write-down, description of write-up mechanism (4) - - - 33 If write-down, description of write-up mechanism (4) - - - 34 If temporary write-down inliquidation Senior Senior -	19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	6,5% p.a. NO	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO
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, conversion rate - - 28 If convertible, specify instrument type conversion - - 29 If convertible, specify issuer of instrument it converts into - - 30 Write-down features NO - - 31 If write-down, full or partial - - - 33 If write-down, description of write-up mechanism (4) - - - 35 Position in subordination hierarchy in liquidation Senior Senior -	19 20a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	6,5% p.a. NO Mandatory -	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory
24If convertible, conversion trigger(s)25If convertible, fully or partially26If convertible, conversion rate27If convertible, specify instrument type conversion28If convertible, specify instrument type conversion29If convertible, specify instrument it converts into30Write-down featuresNO-31If write-down, write down triggers32If write-down, dull or partial33If write-down, description of write-up mechanism (4)34If temporary write-down, description of write-up mechanism (4)35Position in subordination hierarchy in liquidationSeniorSenior	19 20a 20b	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	6,5% p.a. NO Mandatory - Mandatory	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory - Mandatory
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 - - 28 If convertible, specify instrument type convertible into - - 29 If convertible, specify instrument type converts into - - 30 Write-down features NO NO 31 If write-down, write down triggers - - 32 If write-down, description of temporary N/A - 33 If write-down, description of write-up mechanism (4) - - 34 If temporary write-down, description of write-up mechanism (4) - - 35 Position in subordination hierarchy in liquidation Senior Senior	19 20a 20b 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	6,5% p.a. NO Mandatory - Mandatory NO	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory - Mandatory NO
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 - - 29 If convertible, specify issuer of instrument it converts into - - 30 Write-down features NO NO 31 If write-down, write down triggers - - 32 If write-down, permanent or temporary N/A - 33 If write-down, description of write-up mechanism (4) - - 35 Position in subordination hierarchy in liquidation Senior Senior	19 20a 20b 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	6,5% p.a. NO Mandatory - Mandatory NO NO	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory - Mandatory NO NO
27If convertible, mandatory or optional conversion28If convertible, specify instrument type convertible into29If convertible, specify issuer of instrument it converts into30Write-down featuresNONO31If write-down, write down triggers32If write-down, full or partial33If write-down, description of write-up mechanism (4)34If temporary write-down, description of write-up mechanism (4)35Position in subordination hierarchy in liquidationSeniorSenior	19 20a 20b 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	6,5% p.a. NO Mandatory - Mandatory NO NO	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory - Mandatory NO NO
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	19 20a 20b 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	6,5% p.a. NO Mandatory - Mandatory NO NO	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory - Mandatory NO NO
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 - 34 If temporary write-down, description of write-up mechanism (4) - - 35 Position in subordination hierarchy in liquidation Senior Senior	19 20a 20b 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, fully or partially	6,5% p.a. NO Mandatory - Mandatory NO NO	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory - Mandatory NO NO
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 - 34 If temporary write-down, description of write-up mechanism (4) - - 35 Position in subordination hierarchy in liquidation Senior Senior	19 20a 20b 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	6,5% p.a. NO Mandatory - Mandatory NO NO	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory - Mandatory NO NO
30 Write-down features NO 31 If write-down, write down triggers - 32 If write-down, full or partial - 33 If write-down, full or partial - 34 If temporary write-down, description of write-up mechanism (4) - 35 Position in subordination hierarchy in liquidation Senior	19 20a 20b 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	6,5% p.a. NO Mandatory - Mandatory NO NO	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory - Mandatory NO NO
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	19 20a 20b 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	6,5% p.a. NO Mandatory - Mandatory NO NO	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory - Mandatory NO NO
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	19 20a 20b 21 22 23 24 25 26 27 28 29	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - -	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory - Mandatory NO Sonovertible - - - - - - - -
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	19 20a 20b 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - -	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory - Mandatory NO Sonovertible - - - - - - - -
34 If temporary write-down, description of write-up mechanism (4) - - 35 Position in subordination hierarchy in liquidation Senior	19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - -	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory - Mandatory NO Sonovertible - - - - - - - -
35 Position in subordination hierarchy in liquidation Senior Senior	19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, write down triggers If write-down, full or partial	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - NO NO NO NO NO NO - - - - - NO NO - - - - - - - - - - - - -	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory - Mandatory NO Non Cumulative Non Convertible - <t< td=""></t<>
	19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - NO NO NO NO NO NO - - - - - NO NO - - - - - - - - - - - - -	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory - Mandatory NO Non Cumulative Non Convertible - <t< td=""></t<>
36 Non-compliant transitioned features NO NO	19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - NO NO - - NO NO - - NO NO - - - NO NO - - - - - - - - - - - - -	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory - Mandatory NO No Cumulative Non Convertible -
37 If yes, specify non-compliant features	19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument tic converts into Write-down, write down triggers If write-down, write down triggers If write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Cumulative - Non Convertible - - - - - - - - - NO NO - - - - - - - - - - - - -	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory - Mandatory NO No Cumulative Non Convertible -

Mai	1 Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	5	6
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0122710188	XS0123313636
3	Governing laws of the instrument (2)	Instrument - English Law	Instrument - English Law
		Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	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	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 +	Tax event: on any interest payment date at principal amount +
		accrued interest	accrued interest
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
17	Coupons/dividends Fixed or floating dividend/coupon	Floating	Floating
		Floating Euribor 3M + 0,39% p.a.	Floating Euribor 6M + 0,3925% payable semi-annually
18	Fixed or floating dividend/coupon Coupon rate and any related index	Euribor 3M + 0,39% p.a.	Euribor 6M + 0,3925% payable semi-annually
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Euribor 3M + 0,39% p.a.	Euribor 6M + 0,3925% payable semi-annually
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	Euribor 3M + 0,39% p.a.	Euribor 6M + 0,3925% payable semi-annually
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Euribor 3M + 0,39% p.a. NO Mandatory -	Euribor 6M + 0,3925% payable semi-annually NO Mandatory -
18 19 20a 20b	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	Euribor 3M + 0,39% p.a.	Euribor 6M + 0,3925% payable semi-annually
18 19 20a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	Euribor 3M + 0,39% p.a. NO Mandatory - Mandatory NO	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO
18 19 20a 20b 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	Euribor 3M + 0,39% p.a. NO Mandatory Mandatory NO No Cumulative	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO
18 19 20a 20b 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Euribor 3M + 0,39% p.a. NO Mandatory - Mandatory NO	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO
18 19 20a 20b 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Euribor 3M + 0,39% p.a. NO Mandatory Mandatory NO No Cumulative	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO
18 19 20a 20b 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, ornor-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Euribor 3M + 0,39% p.a. NO Mandatory Mandatory NO No Cumulative	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO
18 19 20a 20b 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate	Euribor 3M + 0,39% p.a. NO Mandatory Mandatory NO No Cumulative	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO
18 19 20a 20b 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Euribor 3M + 0,39% p.a. NO Mandatory Mandatory NO No Cumulative	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO
18 19 20a 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Euribor 3M + 0,39% p.a. NO Mandatory Mandatory NO No Cumulative	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO
18 19 20a 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Euribor 3M + 0,39% p.a. Euribor 3M + 0,39% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Euribor 3M + 0,39% p.a. NO Mandatory Mandatory NO No Cumulative	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers	Euribor 3M + 0,39% p.a. Euribor 3M + 0,39% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, fully or partially If convertible, number or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertise into If convertible, specify instrument it converts into Write-down, write down triggers If write-down, full or partial	Euribor 3M + 0,39% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - NO NO NO - - - - - - - - - - - - -	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible NO
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible on non-convertible If convertible, fully or partially If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, full or partial If write-down, permanent or temporary	Euribor 3M + 0,39% p.a. Euribor 3M + 0,39% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, nandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertise into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Euribor 3M + 0,39% p.a. Euribor 3M + 0,39% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible Non Convertible NO NO Non Cumulative Non Convertible NO
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument to redevent to mate the down, features If write-down, write down triggers If write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Euribor 3M + 0,39% p.a. NO Mandatory - Mandatory No Non Cumulative Non Convertible - - - - NO Non Convertible - - - No Non Convertible - - - - - - - - - - - - -	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible Non Convertible No Non Convertible Senior N/A - Senior
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, nandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertise into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Euribor 3M + 0,39% p.a. Euribor 3M + 0,39% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible Non Convertible NO NO Non Cumulative Non Convertible NO

Maiı	1 Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	7	8
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0123117292	XS0134061893
3	Governing laws of the instrument (2)	Instrument - English Law	Instrument - English Law
	•	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	46	55
	Nominal amount of instrument: original amount of currency of issuance (in million)	46	55
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	46	55
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	20.08.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	25.01.2031	20.08.2033
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: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable		
	Subsequent can dates, if applicable	-	-
	Coupons/dividends	*	*
17		- Floating	- Floating
	Coupons/dividends	Floating Euribor 3M + 0,35% payable quarterly	Floating Euribor 3M + 0,52% payable quarterly
	Coupons/dividends Fixed or floating dividend/coupon		
18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Euribor 3M + 0,35% payable quarterly	Euribor 3M + 0,52% payable quarterly
18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	Euribor 3M + 0,35% payable quarterly	Euribor 3M + 0,52% payable quarterly NO
18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Euribor 3M + 0,35% payable quarterly NO Mandatory -	Euribor 3M + 0,52% payable quarterly NO
18 19 20a 20b	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Euribor 3M + 0,35% payable quarterly	Euribor 3M + 0,52% payable quarterly NO Mandatory -
18 19 20a 20b	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory
18 19 20a 20b 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO
18 19 20a 20b 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	NO Mandatory - Mandatory NO Nondatory NO NO Non Cumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative
18 19 20a 20b 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	NO Mandatory - Mandatory NO Nondatory NO NO Non Cumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative
18 19 20a 20b 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	NO Mandatory - Mandatory NO Nondatory NO NO Non Cumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative
18 19 20a 20b 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, fully or partially	NO Mandatory - Mandatory NO Nondatory NO NO Non Cumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative
18 19 20a 20b 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	NO Mandatory - Mandatory NO Nondatory NO NO Non Cumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative
18 19 20a 20b 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	NO Mandatory - Mandatory NO Nondatory NO NO Non Cumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative
18 19 20a 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into	NO Mandatory - Mandatory NO Nondatory NO NO Non Cumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative
18 19 20a 21 22 23 24 25 26 27 28 29	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, conversion rigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 0,52% payable quarterly NO Mandatory Mandatory Mo Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible on non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, write down triggers	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 0,52% payable quarterly NO Mandatory Mandatory Mo Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write down triggers If write-down, full or partial	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible NO Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, full or partial	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 0,52% payable quarterly NO Mandatory Mandatory Mo Non Cumulative Non Convertible
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger(s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Variable Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible -	Euribor 3M + 0,52% payable quarterly NO Mandatory Mandatory Mo Mandatory NO Non Cumulative Non Convertible Non Convertible NO
18 19 20a 21 22 23 24 25 26 27 28 290 30 31 32 33 34 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument ti converts into Write-down, write down triggers If write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible Non Convertible NO Non Convertible NO Non Convertible Senior NO Senior	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible Non Convertible NO
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rigger(s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertis into Write-down features If write-down, write down triggers If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Variable Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible -	Euribor 3M + 0,52% payable quarterly NO Mandatory Mandatory Mo Mandatory NO Non Cumulative Non Convertible Non Convertible NO

Mair	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	9	10
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0136314415	XS0137905153
	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
	Regulatory treatment		
	Transitional CRR rules	Tier 2	Tier 2
	Post-transitional CRR rules	Tier 2	Tier 2
	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
	Instrument type	Bond - Art. 62 CRR	Notes - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	35	12
	Nominal amount of instrument: original amount of currency of issuance (in million)	35	12
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	35	12
	Issue price	99.32	99.25
	Redemption price	100.00	100.00
	Accounting classification	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	01.10.2001	30.10.2001
12	Perpetual or dated	Dated	Dated
	Original maturity date	31.10.2031	30.10.2031
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	a
16	Subsequent call dates, if applicable Coupons/dividends	-	-
		- Floating	- Fixed
17	Coupons/dividends	•	-
17 18	Coupons/dividends Fixed or floating dividend/coupon	- Floating	- Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	- Floating Euribor 3M + 0,49% payable quarterly	- Fixed 5,935% p.a.
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	- Floating Euribor 3M + 0,49% payable quarterly NO	- Fixed 5,935% p.a. NO
17 18 19 20a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	- Floating Euribor 3M + 0,49% payable quarterly NO	- Fixed 5,935% p.a. NO
17 18 19 20a 20b	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	- Floating Euribor 3M + 0,49% payable quarterly NO Mandatory -	- Fixed 5,935% p.a. NO Mandatory -
17 18 19 20a 20b 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	- Floating Euribor 3M + 0,49% payable quarterly NO Mandatory - Mandatory	- Fixed 5,935% p.a. NO Mandatory - Mandatory
17 18 19 20a 20b 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Fully discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	- Floating Euribor 3M + 0,49% payable quarterly NO Mandatory - Mandatory NO NO	- Fixed Fixed 5,935% p.a. NO Mandatory - Mandatory NO NO
17 18 19 20a 20b 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	- Floating Euribor 3M + 0,49% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	- Fixed Fixed 5,935% p.a. NO Mandatory - Mandatory NO No Cumulative
17 18 19 20a 20b 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	- Floating Euribor 3M + 0,49% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	- Fixed Fixed 5,935% p.a. NO Mandatory - Mandatory NO No Cumulative
17 18 19 20a 20b 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	- Floating Euribor 3M + 0,49% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	- Fixed Fixed 5,935% p.a. NO Mandatory - Mandatory NO No Cumulative
17 18 19 20a 20b 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially	- Floating Euribor 3M + 0,49% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	- Fixed Fixed 5,935% p.a. NO Mandatory - Mandatory NO No Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	- Floating Euribor 3M + 0,49% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	- Fixed Fixed 5,935% p.a. NO Mandatory - Mandatory NO No Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	- Floating Euribor 3M + 0,49% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	- Fixed Fixed 5,935% p.a. NO Mandatory - Mandatory NO No Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	- Floating Euribor 3M + 0,49% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	- Fixed Fixed 5,935% p.a. NO Mandatory - Mandatory NO No Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into		- Fixed Fixed 5,935% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, ronversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features		- Fixed Fixed 5,935% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write down triggers If write-down, full or partial		- Fixed Fixed 5,935% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary		- Fixed Fixed 5,935% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible NO Non Convertible NO Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write down triggers If write-down, full or partial		- Fixed Fixed Fixed 5,935% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible NO Non Convertible NO
17 18 19 20a 20b 21 22 23 24 25 26 27 27 28 29 30 31 32 33 33 34 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Floating Floating Euribor 3M + 0,49% payable quarterly NO Mandatory - Mandatory No Non Cumulative Non Convertible -	- Fixed Fixed S,935% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible Non Convertible NO Non Convertible NO Non Convertible NO Non Convertible NO
17 18 19 20a 20b 21 22 23 24 25 26 27 27 28 29 30 31 32 33 33 34 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, write down triggers If write-down, full or partial If write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Floating Floating Euribor 3M + 0,49% payable quarterly NO Mandatory - Mandatory - Mandatory NO Non Cumulative Non Convertible -	- Fixed Fixed 5,935% p.a. NO Mandatory - Mandatory NO Mandatory NO Non Cumulative Non Convertible NO Non Convertible NO Non Convertible No Second Sec

Mair	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	11	12
	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0138428684	XS0139264682
3	Governing laws of the instrument (2)	Instrument - English Law	Instrument - English Law
		Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	60	33
	Nominal amount of instrument: original amount of currency of issuance (in million)	60	40
9	Nominal amount of instrument: original amount - currency of issuance	EUR	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	60	45
9a	Issue price	99.31	100.00
	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	05.11.2001	05.12.2001
12	Perpetual or dated	Dated	Dated
	Original maturity date	31.12.2031	05.12.2031
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount +	Tax event: on any interest payment date at principal amount +
-		accrued interest	accrued interest
16			
	Subsequent call dates, if applicable	-	
	Coupons/dividends		
		Floating	Fixed
17	Coupons/dividends	Floating Euribor 3M + 0,50% payable quarterly	Fixed 6,21% p.a.
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Euribor 3M + 0,50% payable quarterly	6,21% p.a.
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Euribor 3M + 0,50% payable quarterly NO	6,21% p.a. NO
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	Euribor 3M + 0,50% payable quarterly	6,21% p.a.
17 18 19 20a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Euribor 3M + 0,50% payable quarterly NO Mandatory -	6,21% p.a. NO Mandatory -
17 18 19 20a 20b	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory	6,21% p.a. NO Mandatory - Mandatory
17 18 19 20a 20b 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO NO	6,21% p.a. NO Mandatory - Mandatory NO
17 18 19 20a 20b 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO	6,21% p.a. NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO NO	6,21% p.a. NO Mandatory - Mandatory NO
17 18 19 20a 20b 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO	6,21% p.a. NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO	6,21% p.a. NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO	6,21% p.a. NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO	6,21% p.a. NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO	6,21% p.a. NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6,21% p.a. NO Mandatory - Mandatory No Mondatory No Non Cumulative Non Convertible - - - - - - - - -
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO	6,21% p.a. NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, write down triggers	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6,21% p.a. NO Mandatory - Mandatory No Mondatory No Non Cumulative Non Convertible - - - - - - - - -
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write down triggers If write-down, full or partial	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO	6,21% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - NO NO - - NO - - - - - - - - - - - - -
17 18 19 20a 20b 21 22 23 24 22 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, full or partial	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6,21% p.a. NO Mandatory - Mandatory No Mondatory No Non Cumulative Non Convertible - - - - - - - - -
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6,21% p.a. NO Mandatory - Mandatory Non Cumulative Non Convertible - - - - - NO NO - - - NO NO - - - - - - - - - - - - -
17 18 19 20a 20b 22 23 24 25 26 27 27 28 29 30 31 32 33 33 34 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If orite-down features If write-down, write down triggers If write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible Non Convertible NO Non Convertible Senior N/A - Senior	6,21% p.a. NO Mandatory - Mandatory No Mandatory No Mandatory No Mandatory No Non Comulative Non Convertible - - - - - - - Non Convertible - - - - - - - - NO NO - - - - - - - - - - - - -
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6,21% p.a. NO Mandatory - Mandatory Non Cumulative Non Convertible - - - - Non Convertible - - - - - - - NO Non Cumulative Non Convertible - - - - - - - - - - - - -

Mair	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	13	14
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0140394817	XS0140907626
		Instances to English Law	Instances to English Law
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
		Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
	Regulatory treatment		
	Transitional CRR rules	Tier 2	Tier 2
	Post-transitional CRR rules	Tier 2	Tier 2
-	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	94	40
	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
	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	27.12.2001	27.12.2001
12	Perpetual or dated	Dated	Dated
	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 +	Tax event: on any interest payment date at principal amount +
		accrued interest	accrued interest
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
17	Coupons/dividends Fixed or floating dividend/coupon	Floating	Floating
		Floating Euribor 3M + 0,48% payable quarterly	Floating Euribor 3M + 0,48% payable quarterly
18	Fixed or floating dividend/coupon Coupon rate and any related index		
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Euribor 3M + 0,48% payable quarterly	Euribor 3M + 0,48% payable quarterly NO
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	Euribor 3M + 0,48% payable quarterly	Euribor 3M + 0,48% payable quarterly
18 19 20a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Euribor 3M + 0,48% payable quarterly	Euribor 3M + 0,48% payable quarterly NO
18 19 20a 20b	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Euribor 3M + 0,48% payable quarterly NO Mandatory -	Euribor 3M + 0,48% payable quarterly NO Mandatory -
18 19 20a 20b 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory
18 19 20a 20b 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO NO	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO
18 19 20a 20b 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO No Cumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative
18 19 20a 20b 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO No Cumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative
18 19 20a 20b 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO No Cumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative
18 19 20a 20b 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO No Cumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative
18 19 20a 20b 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO No Cumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO No Cumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO No Cumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 0,48% payable quarterly NO Mandatory Mandatory Mo Mon Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 0,48% payable quarterly NO Mandatory Mandatory Mo Mon Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, write down triggers If write-down, full or partial	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 0,48% payable quarterly NO Mandatory Mandatory Mo Mon Convertible
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO No No No	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion rigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, permanent or temporary	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO No No No	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO	Euribor 3M + 0,48% payable quarterly NO Mandatory Mandatory Mo Mondatory NO Non Cumulative Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertis into Write-down, write down triggers If write-down, write down triggers If write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible Senior N/A - Senior	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible No NO NO NO Senior

Maiı	1 Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	15	16
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0140691865	XS0140608398
		Instances English Law	Instances to Franks Law
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
		Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	50	50
	Nominal amount of instrument: original amount of currency of issuance (in million)	50	63
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	50	63
9a	Issue price	99.84	99.87
9b	Redemption price	100.00	100.00
	Accounting classification	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	27.12.2001	27.12.2001
12	Perpetual or dated	Dated	Dated
	Original maturity date	27.12.2026	27.12.2021
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount +	Tax event: on any interest payment date at principal amount +
		accrued interest	accrued interest
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
17		Floating	Fixed
	Coupons/dividends	Floating Euribor 6M + 0,5% payable quarterly	Fixed 5,80% p.a.
18	Coupons/dividends Fixed or floating dividend/coupon	-	
18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Euribor 6M + 0,5% payable quarterly	5,80% p.a.
18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	Euribor 6M + 0,5% payable quarterly NO	5,80% p.a. NO
18 19 20a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Euribor 6M + 0,5% payable quarterly NO Mandatory -	5,80% p.a. NO Mandatory -
18 19 20a 20b	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	Euribor 6M + 0,5% payable quarterly NO	5,80% p.a. NO
18 19 20a 20b	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory	5,80% p.a. NO Mandatory - Mandatory
18 19 20a 20b 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Existence of step up or other incentive to redeem Noncumulative or cumulative	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO NO	5,80% p.a. NO Mandatory - Mandatory NO
18 19 20a 20b 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Euribor 6M + 0,5% payable quarterly NO Mandatory Mandatory NO No Cumulative	5,80% p.a. NO Mandatory - Mandatory NO No Cumulative
18 19 20a 20b 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Euribor 6M + 0,5% payable quarterly NO Mandatory Mandatory NO No Cumulative	5,80% p.a. NO Mandatory - Mandatory NO No Cumulative
18 19 20a 20b 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially	Euribor 6M + 0,5% payable quarterly NO Mandatory Mandatory NO No Cumulative	5,80% p.a. NO Mandatory - Mandatory NO No Cumulative
18 19 20a 20b 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Euribor 6M + 0,5% payable quarterly NO Mandatory Mandatory NO No Cumulative	5,80% p.a. NO Mandatory - Mandatory NO No Cumulative
18 19 20a 20b 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	Euribor 6M + 0,5% payable quarterly NO Mandatory Mandatory NO No Cumulative	5,80% p.a. NO Mandatory - Mandatory NO No Cumulative
18 19 20a 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, onor-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Euribor 6M + 0,5% payable quarterly NO Mandatory Mandatory NO No Cumulative	5,80% p.a. NO Mandatory - Mandatory NO No Cumulative
18 19 20a 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into	Euribor 6M + 0,5% payable quarterly NO Mandatory Mandatory NO No Cumulative	5,80% p.a. NO Mandatory - Mandatory No Non Cumulative Non Convertible - - - - - - - - - - - - -
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, ronversion trigger(s) If convertible, conversion rigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Euribor 6M + 0,5% payable quarterly NO Mandatory Mandatory NO Non Cumulative Non Convertible	5,80% p.a. NO Mandatory - Mandatory NO No Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers	Euribor 6M + 0,5% payable quarterly NO Mandatory Mandatory NO Non Cumulative Non Convertible	5,80% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, write down triggers If write-down, full or partial	Euribor 6M + 0,5% payable quarterly NO Mandatory Mandatory NO Non Cumulative Non Convertible NO NO Convertible - NO	5,80% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - NO NO - - - - - - - - - - - - -
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, full or partial	Euribor 6M + 0,5% payable quarterly NO Mandatory Mandatory NO Non Cumulative Non Convertible	5,80% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, ngermanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Euribor 6M + 0,5% payable quarterly NO Mandatory Mandatory NO Non Cumulative Non Convertible Non Convertible Non Convertible Non No	5,80% p.a. NO Mandatory - Mandatory NO No Cumulative Non Convertible - - - - - - - - - - - - -
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion 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, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible NO Non Non Non Senior Senior	5,80% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - NO NO - - - - - NO NO Selior
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, ngermanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Euribor 6M + 0,5% payable quarterly NO Mandatory Mandatory NO Non Cumulative Non Convertible Non Convertible Non Convertible Non No	5,80% p.a. NO Mandatory - Mandatory NO No Cumulative Non Convertible - - - - - - - - - - - - -

Main	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	17	18
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0140838474	XS0141069442
		Instances English Inc.	In she was and the state of the
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
		Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
	Post-transitional CRR rules	Tier 2	Tier 2
	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
	Amount recognised in regulatory capital (€/mln) (3)	125	80
	Nominal amount of instrument: original amount of currency of issuance (in million)	125	100
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	125	100
9a	Issue price	99.62	99.79
	Redemption price	100.00	100.00
	Accounting classification	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	27.12.2001	28.12.2001
	Perpetual or dated	Dated	Dated
	Original maturity date	27.12.2029	28.12.2021
	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date		*
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount +	Tax event: on any interest payment date at principal amount +
	- · · ·	accrued interest	accrued interest
	Subsequent call dates, if applicable	•	-
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating	Floating
18			
~~	Coupon rate and any related index	Euribor 6M + 0,52% payable semi-annually	Euribor 6M +0,48% payable semi-annually
		Euridor 6M + 0,52% payable semi-annualiy	Euribor 6M +0,48% payable semi-annually NO
19	Existence of a dividend stopper		
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	NO	NO
19 20a	Existence of a dividend stopper	NO	NO
19 20a 20b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	NO Mandatory -	NO Mandatory -
19 20a 20b 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	NO Mandatory - Mandatory	NO Mandatory - Mandatory
19 20a 20b 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	NO Mandatory - Mandatory NO	NO Mandatory - Mandatory NO
19 20a 20b 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24 25 26 27	Existence of a divided stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - -	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - -
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or potional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - -	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - -
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - -	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - -
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write down triggers If write-down, full or partial	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - - - - - - - -	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - NO NO - NO - - - - - - - - - - - - -
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, permanent or temporary	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - - - - - - - -	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - NO NO - NO - - - - - - - - - - - - -
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	NO Mandatory - Mandatory No Non Cumulative Non Convertible - - - - - - - NO NO - - - NO NO - - - - - - - - - - - - -	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - NO - - NO NO - - NO NO - - NO NO - - - NO NO NO NO NO NO NO NO NO NO

Mair	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	19	20
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000539481	AT0000246814
	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Notes - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	31	1
	Nominal amount of instrument: original amount of currency of issuance (in million)	40	15
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (\in mln)	40	15
9a	Issue price	100.00	100.00
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	30.11.2001	14.02.1996
12	Perpetual or dated	Dated	Dated
13	Original maturity date	29.11.2021	26.02.2021
14	Issuer call subject to prior Supervisory approval	NO	YES
	Optional call date		26.02.2016
15	Contingent call dates and redemption amount	-	-
16	Colore and well defend if even the black		Anytime after call date with notice
	Subsequent call dates, if applicable	-	Anythile after call date with holice
10	Subsequent call dates, if applicable Coupons/dividends	•	
		- Fixed	Floating
17	Coupons/dividends	Fixed 6% p.a.	
17 18	Coupons/dividends Fixed or floating dividend/coupon		Floating
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	6% p.a.	Floating Euribor 6M + 0,20% payable semi-annually
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	6% p.a. NO	Floating Euribor 6M + 0,20% payable semi-annually NO
17 18 19 20a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	6% p.a. NO	Floating Euribor 6M + 0,20% payable semi-annually NO
17 18 19 20a 20b	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	6% p.a. NO Mandatory -	Floating Euribor 6M + 0,20% payable semi-annually NO Mandatory -
17 18 19 20a 20b 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	6% p.a. NO Mandatory - Mandatory	Floating Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory
17 18 19 20a 20b 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	6% p.a. NO Mandatory - Mandatory NO	Floating Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO
17 18 19 20a 20b 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	6% p.a. NO Mandatory - Mandatory NO Non Cumulative	Floating Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	6% p.a. NO Mandatory - Mandatory NO Non Cumulative	Floating Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	6% p.a. NO Mandatory - Mandatory NO Non Cumulative	Floating Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially	6% p.a. NO Mandatory - Mandatory NO Non Cumulative	Floating Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	6% p.a. NO Mandatory - Mandatory NO Non Cumulative	Floating Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, onversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	6% p.a. NO Mandatory - Mandatory NO Non Cumulative	Floating Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	6% p.a. NO Mandatory - Mandatory NO Non Cumulative	Floating Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	6% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -	Floating Floating Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers	6% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -	Floating Floating Furibor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, write down triggers If write-down, full or partial	6% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - NO NO NO - - - - - - - - - - - - -	Floating Floating Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary	6% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -	Floating Floating Furibor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	6% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - NO NO NO NO NO NO NO NO NO NO	Floating Floating Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -
17 18 19 20a 20b 22 23 24 25 26 27 27 28 29 30 31 32 33 33 4 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, write down triggers If write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	6% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - NO NO - - - - NO NO NO Solution NO NO NO NO NO NO NO NO NO NO	Floating Floating Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Moutualitive Non Cumulative Non Cumulative Non Convertible - - - - - - - - - - - - -
17 18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	6% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - NO NO NO NO NO NO NO NO NO NO	Floating Floating Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -

Mair	1 Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	21	22
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
	Unique identifier (1)	LO A111 01 0004	LO A111 01 0005
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
	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)	23	19
	Nominal amount of instrument: original amount of currency of issuance (in million)	28	25
9	Nominal amount of instrument: original amount - currency of issuance	USD	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	21	25
9a	Issue price	100.00	100.00
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	25.12.2006	19.10.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	15.12.2046	19.10.2021
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	
15	Contingent call dates and redemption amount	-	-
16	Subsequent call dates, if applicable	-	
	Coupons/dividends		
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed USD 130.000 per month/ 5.673% p.a.	Fixed 6,01% p.a.
18	Fixed or floating dividend/coupon Coupon rate and any related index	USD 130.000 per month/ 5.673% p.a.	6,01% р.а.
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	USD 130.000 per month/ 5.673% p.a.	6,01% р.а. NO
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	USD 130.000 per month/ 5.673% p.a.	6,01% р.а.
18 19 20a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	USD 130.000 per month/ 5.673% p.a. NO Mandatory -	6,01% p.a. NO Mandatory -
18 19 20a 20b	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	USD 130.000 per month/ 5.673% p.a.	6,01% р.а. NO
18 19 20a 20b 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory	6,01% p.a. NO Mandatory - Mandatory
18 19 20a 20b 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO NO	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO	6,01% p.a. NO Mandatory - Mandatory NO
18 19 20a 20b 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO NO	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO NO	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO NO	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO NO	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO NO	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - -	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO NO	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - -	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, fully or partially If convertible, number or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write down triggers If write-down, full or partial	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - NO NO NO NO NO NO NO NO NO NO	6,01% p.a. NO Mandatory - Mandatory NO No Cumulative Non Cumulative Non Convertible - - - - - - NO NO NO NO NO NO NO NO NO NO
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible on no-convertible If convertible, fully or partially If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, permanent or temporary	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - -	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, nandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertise into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - NO - NO - - - - NO - NO -	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - NO NO NO NO NO NO NO NO NO NO
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18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, nandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertise into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - NO - NO - - - - NO - NO -	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - NO NO NO NO NO NO NO NO NO NO

2 Unique identifier (1) 10, A111, 01, 0006 AT0000245790 3 Governing laws of the instrument (2) Whole Instrument - Austrian Law Whole Instrument - Austrian Law 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: original amount of currency of issuance (in million) 20 27 9 Nominal amount of instrument: original amount - furrency of issuance (in million) 20 27 9 Nominal amount of instrument: original amount in Euro (Emn) 20 27 9 Nominal amount of instrument: original amount in Euro (Emn) 20 27 9 Redemption price 100.00 130.00 10 Accounting classification Lability - amortised cost Liability - amortised cost 11 Original date of issuance - - - 12 Perpteturi of date Dated Dated Dated 13 Original adtate of issuance - - - 14 Issue price 0 130.00 130.00 15 Counting classification Lability - amortised cost	
3 Governing laws of the instrument (2) Whole Instrument - Austrian Law Whole Instrument - Austrian Law 4 Transitional CRR rules Ter 2 Ter 2 5 Post-transitional CRR rules Ter 2 Ter 2 6 Eligible at: solo; consolidated; solo & consolidated Solo & Consolidated Solo & Consolidated 7 Instrument type Loan - Art. 52 CRR Bond - Art. 52 CRR 8 Amount recognised in regulatory capital (C/min) (3) 16 0 9 Nominal amount of instrument: original amount of currency of issuance (in million) 20 27 9 Nominal amount of instrument: conjental amount of currency of issuance EUR EUR 10 Nominal amount of instrument: conjental amount of currency of issuance 100.00 100.00 9 Nominal amount of instrument: conjental amount is Euro (€ min) 20 27 9a Issue price 100.00 100.00 100.00 10 Accounting classification Lubility - amortised cost Lability - amortised cost 11 Original date of issuance 0.212.021 25.10.2809 12 Perpetual or dated Dated Dated 13 Original maturity date - - 14 Issuer call subject to prior Supervisory	aw
4 Transitional CRR rules Tier 2 5 Post-transitional CRR rules Tier 2 6 Eligible at: solo; consolidated; solo & consolidated Solo & Consolidated 7 Instrument type Loan - Art. 62 CRR Bond - Art. 62 CRR 8 Armount recognised in regulatory capital (/min) (3) 16 0 9 Nominal amount of instrument; original amount of currency of issuance (in million) 20 27 9 Nominal amount of instrument; original amount in Euro (Emin) 20 27 9 Nominal amount of instrument; original amount in Euro (Emin) 20 27 9 Nominal amount of instrument; original amount in Euro (Emin) 20 27 9 Rodemption price 100.00 130.00 10 Accounting classification Liability - amortised cost Liability - amortised cost 11 Original date of issuance 03.12.2001 25.10.1989 12 Perpetual or dated Dated Dated 13 Store call subject to prior Supervisory approval NO NO 14 Issuer call subject to prior Supervisory approval NO NO 15 Subsequent call dates, if applicable - - 16 Coupon rate and any related index 5,51% p.a. <td></td>	
5 Post-transitional CRR rules Tier 2 6 Eligible at: solo; consolidated; solo & consolidated Solo & Consolidated 7 Instrument type Loan - Art. 62 CRR Bond - Art. 62 CRR 8 Amount recognised in regulatory capital (¢/min) (3) 16 0 9 Nominal amount of instrument: original amount of currency of issuance (in million) 20 27 9 Nominal amount of instrument: original amount - currency of issuance EUR EUR 9 Nominal amount of instrument: original amount - currency of issuance 100.00 100.00 9 Nominal amount of instrument: original amount - currency of issuance 100.00 100.00 9 Issue price 100.00 100.00 100.00 90 Redemption price 100.00 130.00 25.10.399 10 Original date of issuance 03.12.2001 25.10.399 12 Perpetual or dated Dated Dated 13 Original amount - - 14 Isuer call subject to prior Supervisory approval NO 15 Contingent call dates and redemption amount - - 14 Subsequent call dates, if applicable - - 17 Fixed or floating dividend/coupon Fixe	
6 Eligible at: solo; consolidated; solo & consolidated Solo & Consolidated Solo & Consolidated 7 Instrument type Loan - Art. 62 CRR Bond - Art. 62 CRR 8 Amount of instrument: original amount of currency of issuance (in million) 20 27 9 Nominal amount of instrument: original amount currency of issuance EUR EUR 9 Nominal amount of instrument: conversion of original amount in Euro (€ mln) 20 27 9 Issue price 100.00 100.00 100.00 10 Accounting classification Liability - amortised cost Liability - amortised cost 11 Original maturity date Osta 25.0201 25.1399 13 Original maturity date Osta 0.0212 25.10.1989 14 Issue call subject to prior Supervisory approval No No 15 Contingent call dates and redemption amount - - - 15 Contingent call dates and redemption amount - - - - 16 Guadate dates and redemption amount - - - - - 15 Optional ca	
7 Instrument type Loan - Art. 62 CRR Bond - Art. 62 CRR 8 Amount recognised in regulatory capital (€/min) (3) 16 0 9 Nominal amount of instrument: original amount of currency of issuance (in million) 20 27 9 Nominal amount of instrument: conginal amount in Euro (€ min) 20 27 9 Nominal amount of instrument: conversion of original amount in Euro (€ min) 20 27 9 Issue price 100.00 100.00 9 Redemption price 100.00 130.00 10 Accounting classification Lability - amortised cost Lability - amortised cost 10 Original date of issuance 02.12.2021 25.10.1989 12 Perpetual or dated Dated Dated 13 Original maturity date 02.12.2021 25.10.2019 14 Issuer call subject to prior Supervisory approval NO NO 0 Optional call dates, if applicable - - 15 Subsequent call dates, if applicable - - 18 Coupons/dividends/ Fixed or floating dividend/coupon Fixed or floating dividend/c	
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20d 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	
22 Noncumulative or cumulative Non 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 Senior	
35 Position in subordination hierarchy in liquidation Senior 36 Non-compliant transitioned features NO	

Mair	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	25	26
1	Issuer	ALPINE CAYMAN ISLANDS LTD.	ALPINE CAYMAN ISLANDS LTD.
2	Unique identifier (1)	DE000A0DD4K8	DE000A0DYW70
3	Governing laws of the instrument (2)	Whole Instrument - Cayman Law, Support Agreement - English Law Subordination Provision - Austrian Law	Whole Instrument - Cayman Law, Support Agreement - English Law Subordination Provision - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	ineligible	ineligible
6	Eligible at: solo; consolidated; solo & consolidated	Consolidated	Consolidated
7	Instrument type	Preferred Securities - Art. 51 and 484 CRR	Preferred Securities - Art. 51 and 484 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	71	38
	Nominal amount of instrument: original amount of currency of issuance (in million)	250	150
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	250	150
9a	Issue price	100.00	100.00
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	28.10.2004	22.02.2005
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity
14	Issuer call subject to prior Supervisory approval	YES	YES
	Optional call date	28.10.2011	22.03.2012
15	Contingent call dates and redemption amount	Regulatory call: 100 + accrued interest, Tax event: at principal amount + accrued interest and unpaid dividends	Regulatory call: 100 + accrued interest, Tax event: at principal amount + accrued interest and unpaid dividends
16	Subsequent call dates, if applicable	Semi-annually	Annually
	Coupons/dividends		
17	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.
		1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 γ +
19	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.
	Coupon rate and any related index Existence of a dividend stopper	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity.
19 20a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary
19 20a 20b	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	17 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher	17 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher
19 20a 20b	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory
19 20a 20b 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO
19 20a 20b 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO NO	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO NO
19 20a 20b 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO NO	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO NO
19 20a 20b 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO NO	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO NO
19 20a 20b 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion rate	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO NO	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO NO
19 20a 20b 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO NO	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO NO
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19 20a 20b 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO NO	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO NO
19 20a 20b 21 22 23 24 25 26 27 28 29	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible - - - - - - - -	NO Partially discretionary NO Partially discretionary NO Non Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible - - - - - - - -	NO Partially discretionary NO Partially discretionary NO Non Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible
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19 20a 20b 21 22 23 24 25 26 26 27 28 29 30 31 32 33 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - - - - - - - -	NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible NO NO NON Non Cumulative Non Convertible NO NO NO NO NO NO NO NO
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19 20a 20b 21 22 23 24 25 26 26 27 28 29 30 31 32 33 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - - - - - - - -	NO Partially discretionary Capital Deficiency, Regulatory prohibition; Dividend pusher Mandatory NO Non Cumulative Non Convertible NO NO NON Non Cumulative Non Convertible NO NO NO NO NO NO NO NO