

Disclosure as of 31 Dec. 2017

| 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 |
| 3 | Governing laws of the instrument (2) | Whole Instrument - Austrian Law | Instrument - English Law Subordinated provisions - Austrian Law |
| Regulatory treatment | | | |
| 4 | Transitional CRR rules | Common Equity Tier 1 | Tier 2 |
| 5 | Post-transitional CRR rules | Common Equity Tier 1 | Tier 2 |
| 6 | Eligible at: solo; consolidated; solo & consolidated | Solo & Consolidated | Solo & Consolidated |
| 7 | Instrument type | Ordinary shares | Bond - Art. 62 CRR |
| 8 | Amount recognised in regulatory capital (€/mln) (3) | 1,681 | 35 |
| 9 | Nominal amount of instrument: original amount of currency of issuance (in million) | 1,681 | 10,000 |
| | 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 |
| 10 | 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 |
| 15 | Optional call date | - | - |
| | Contingent call dates and redemption amount | - | Tax event: at principal amount + accrued interest |
| | Subsequent call dates, if applicable | - | - |
| Coupons/dividends | | | |
| 17 | Fixed or floating dividend/coupon | Floating | Fixed |
| 18 | Coupon rate and any related index | - | 6,3% p.a. |
| 19 | Existence of a dividend stopper | NO | NO |
| 20a | Fully discretionary, partially discretionary or mandatory - in terms of timing | Fully discretionary | Mandatory |
| | Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion | - | - |
| 20b | Fully discretionary, partially discretionary or mandatory - in terms of amount | Fully discretionary | Mandatory |
| 21 | Existence of step up or other incentive to redeem | - | NO |
| 22 | Noncumulative or cumulative | - | Non Cumulative |
| 23 | Convertible or non-convertible | - | Non Convertible |
| 24 | If convertible, conversion trigger(s) | - | - |
| 25 | If convertible, fully or partially | - | - |
| 26 | If convertible, conversion rate | - | - |
| 27 | If convertible, mandatory or optional conversion | - | - |
| 28 | If convertible, specify instrument type convertible 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 | Additional Tier 1 | Senior |
| 36 | Non-compliant transitioned features | NO | NO |
| 37 | If yes, specify non-compliant features | - | - |

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| Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group | | 3 | 4 |
|--|---|---------------------------------|---|
| 1 | Issuer | UNICREDIT BANK AUSTRIA AG | UNICREDIT BANK AUSTRIA AG |
| 2 | Unique identifier (1) | AT0000541719 | AT0000541669 |
| 3 | Governing laws of the instrument (2) | Whole Instrument - Austrian Law | Whole Instrument - Austrian Law |
| Regulatory treatment | | | |
| 4 | Transitional CRR rules | Tier 2 | Tier 2 |
| 5 | Post-transitional CRR rules | Tier 2 | Tier 2 |
| 6 | Eligible at: solo; consolidated; solo & consolidated | Solo & Consolidated | Solo & Consolidated |
| 7 | Instrument type | Bond - Art. 62 CRR | Bond - Art. 62 CRR |
| 8 | Amount recognised in regulatory capital (€/mln) (3) | 11 | 3 |
| 9 | Nominal amount of instrument: original amount of currency of issuance (in million) | 20 | 5 |
| | Nominal amount of instrument: original amount - currency of issuance | EUR | EUR |
| | Nominal amount of instrument: conversion of original amount in Euro (€ mln) | 20 | 5 |
| 9a | Issue price | 100.00 | 100.00 |
| 9b | Redemption price | 100.00 | 100.00 |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 06.10.2000 | 01.08.2000 |
| 12 | Perpetual or dated | Dated | Dated |
| 13 | Original maturity date | 06.10.2020 | 31.07.2020 |
| 14 | Issuer call subject to prior Supervisory approval | NO | NO |
| 15 | Optional call date | - | - |
| | Contingent call dates and redemption amount | - | - |
| | Subsequent call dates, if applicable | - | - |
| Coupons/dividends | | | |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed to Floating |
| 18 | Coupon rate and any related index | 6,5% p.a. | 7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% |
| 19 | Existence of a dividend stopper | NO | NO |
| 20a | Fully discretionary, partially discretionary or mandatory - in terms of timing | Mandatory | Mandatory |
| | Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion | - | - |
| 20b | Fully discretionary, partially discretionary or mandatory - in terms of amount | Mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO | NO |
| 22 | Noncumulative or cumulative | Non Cumulative | Non Cumulative |
| 23 | Convertible or non-convertible | Non Convertible | Non Convertible |
| 24 | If convertible, conversion trigger(s) | - | - |
| 25 | If convertible, fully or partially | - | - |
| 26 | If convertible, conversion rate | - | - |
| 27 | If convertible, mandatory or optional conversion | - | - |
| 28 | If convertible, specify instrument type convertible into | - | - |
| 29 | If convertible, specify issuer of instrument it converts into | - | - |
| 30 | Write-down features | NO | NO |
| 31 | If write-down, write down triggers | - | - |
| 32 | If write-down, full or partial | - | - |
| 33 | If write-down, permanent or temporary | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism (4) | - | - |
| 35 | Position in subordination hierarchy in liquidation | Senior | Senior |
| 36 | Non-compliant transitioned features | NO | NO |
| 37 | If yes, specify non-compliant features | - | - |

Disclosure as of 31 Dec. 2017

| Main 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 Subordinated provisions - Austrian Law | Instrument - English Law Subordinated provisions - Austrian Law |
| Regulatory treatment | | | |
| 4 | Transitional CRR rules | Tier 2 | Tier 2 |
| 5 | Post-transitional CRR rules | Tier 2 | Tier 2 |
| 6 | Eligible at: solo; consolidated; solo & consolidated | Solo & Consolidated | Solo & Consolidated |
| 7 | Instrument type | Bond - Art. 62 CRR | Bond - Art. 62 CRR |
| 8 | Amount recognised in regulatory capital (€/mln) (3) | 20 | 30 |
| 9 | Nominal amount of instrument: original amount of currency of issuance (in million) | 20 | 30 |
| | Nominal amount of instrument: original amount - currency of issuance | EUR | EUR |
| | Nominal amount of instrument: conversion of original amount in Euro (€ mln) | 20 | 30 |
| 9a | Issue price | 99.85 | 99.80 |
| 9b | Redemption price | 100.00 | 100.00 |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 24.01.2001 | 25.01.2001 |
| 12 | Perpetual or dated | Dated | Dated |
| 13 | Original maturity date | 24.01.2031 | 25.01.2031 |
| 14 | Issuer call subject to prior Supervisory approval | NO | NO |
| 15 | Optional call date | - | - |
| | Contingent call dates and redemption amount | Tax event: on any interest payment date at principal amount + accrued interest | Tax event: on any interest payment date at principal amount + accrued interest |
| | Subsequent call dates, if applicable | - | - |
| Coupons/dividends | | | |
| 17 | Fixed or floating dividend/coupon | Floating | Floating |
| 18 | Coupon rate and any related index | Euribor 3M + 0,39% p.a. | Euribor 6M + 0,3925% payable semi-annually |
| 19 | Existence of a dividend stopper | NO | NO |
| 20a | Fully discretionary, partially discretionary or mandatory - in terms of timing | Mandatory | Mandatory |
| | Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion | - | - |
| 20b | Fully discretionary, partially discretionary or mandatory - in terms of amount | Mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO | NO |
| 22 | Noncumulative or cumulative | Non Cumulative | Non Cumulative |
| 23 | Convertible or non-convertible | Non Convertible | Non Convertible |
| 24 | If convertible, conversion trigger(s) | - | - |
| 25 | If convertible, fully or partially | - | - |
| 26 | If convertible, conversion rate | - | - |
| 27 | If convertible, mandatory or optional conversion | - | - |
| 28 | If convertible, specify instrument type convertible into | - | - |
| 29 | If convertible, specify issuer of instrument it converts into | - | - |
| 30 | Write-down features | NO | NO |
| 31 | If write-down, write down triggers | - | - |
| 32 | If write-down, full or partial | - | - |
| 33 | If write-down, permanent or temporary | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism (4) | - | - |
| 35 | Position in subordination hierarchy in liquidation | Senior | Senior |
| 36 | Non-compliant transitioned features | NO | NO |
| 37 | If yes, specify non-compliant features | - | - |

Disclosure as of 31 Dec. 2017

| Main 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 Subordinated provisions - Austrian Law | Instrument - English Law Subordinated provisions - Austrian Law |
| Regulatory treatment | | | |
| 4 | Transitional CRR rules | Tier 2 | Tier 2 |
| 5 | Post-transitional CRR rules | Tier 2 | Tier 2 |
| 6 | Eligible at: solo; consolidated; solo & consolidated | Solo & Consolidated | Solo & Consolidated |
| 7 | Instrument type | Bond - Art. 62 CRR | Bond - Art. 62 CRR |
| 8 | Amount recognised in regulatory capital (€/mln) (3) | 46 | 55 |
| 9 | Nominal amount of instrument: original amount of currency of issuance (in million) | 46 | 55 |
| | 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 |
| 15 | Optional call date | - | - |
| | 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 | - | - |
| Coupons/dividends | | | |
| 17 | Fixed or floating dividend/coupon | Floating | Floating |
| 18 | Coupon rate and any related index | Euribor 3M + 0,35% payable quarterly | Euribor 3M + 0,52% payable quarterly |
| 19 | Existence of a dividend stopper | NO | NO |
| 20a | Fully discretionary, partially discretionary or mandatory - in terms of timing | Mandatory | Mandatory |
| | Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion | - | - |
| 20b | Fully discretionary, partially discretionary or mandatory - in terms of amount | Mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO | NO |
| 22 | Noncumulative or cumulative | Non Cumulative | Non Cumulative |
| 23 | Convertible or non-convertible | Non Convertible | Non Convertible |
| 24 | If convertible, conversion trigger(s) | - | - |
| 25 | If convertible, fully or partially | - | - |
| 26 | If convertible, conversion rate | - | - |
| 27 | If convertible, mandatory or optional conversion | - | - |
| 28 | If convertible, specify instrument type convertible into | - | - |
| 29 | If convertible, specify issuer of instrument it converts into | - | - |
| 30 | Write-down features | NO | NO |
| 31 | If write-down, write down triggers | - | - |
| 32 | If write-down, full or partial | - | - |
| 33 | If write-down, permanent or temporary | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism (4) | - | - |
| 35 | Position in subordination hierarchy in liquidation | Senior | Senior |
| 36 | Non-compliant transitioned features | NO | NO |
| 37 | If yes, specify non-compliant features | - | - |

Disclosure as of 31 Dec. 2017

| Main 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 |
| 3 | Governing laws of the instrument (2) | Instrument - English Law Subordinated provisions - Austrian Law | Instrument - English Law Subordinated provisions - Austrian Law |
| Regulatory treatment | | | |
| 4 | Transitional CRR rules | Tier 2 | Tier 2 |
| 5 | Post-transitional CRR rules | Tier 2 | Tier 2 |
| 6 | Eligible at: solo; consolidated; solo & consolidated | Solo & Consolidated | Solo & Consolidated |
| 7 | Instrument type | Bond - Art. 62 CRR | Notes - Art. 62 CRR |
| 8 | Amount recognised in regulatory capital (€/mln) (3) | 35 | 12 |
| 9 | Nominal amount of instrument: original amount of currency of issuance (in million) | 35 | 12 |
| | Nominal amount of instrument: original amount - currency of issuance | EUR | EUR |
| | Nominal amount of instrument: conversion of original amount in Euro (€ mln) | 35 | 12 |
| 9a | Issue price | 99.32 | 99.25 |
| 9b | Redemption price | 100.00 | 100.00 |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 01.10.2001 | 30.10.2001 |
| 12 | Perpetual or dated | Dated | Dated |
| 13 | Original maturity date | 31.10.2031 | 30.10.2031 |
| 14 | Issuer call subject to prior Supervisory approval | NO | NO |
| 15 | Optional call date | - | - |
| | Contingent call dates and redemption amount | Tax event: on any interest payment date at principal amount + accrued interest | Tax event: on any interest payment date at principal amount + accrued interest |
| 16 | Subsequent call dates, if applicable | - | - |
| Coupons/dividends | | | |
| 17 | Fixed or floating dividend/coupon | Floating | Fixed |
| 18 | Coupon rate and any related index | Euribor 3M + 0,49% payable quarterly | 5,935% p.a. |
| 19 | Existence of a dividend stopper | NO | NO |
| 20a | Fully discretionary, partially discretionary or mandatory - in terms of timing | Mandatory | Mandatory |
| | Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion | - | - |
| 20b | Fully discretionary, partially discretionary or mandatory - in terms of amount | Mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO | NO |
| 22 | Noncumulative or cumulative | Non Cumulative | Non Cumulative |
| 23 | Convertible or non-convertible | Non Convertible | Non Convertible |
| 24 | If convertible, conversion trigger(s) | - | - |
| 25 | If convertible, fully or partially | - | - |
| 26 | If convertible, conversion rate | - | - |
| 27 | If convertible, mandatory or optional conversion | - | - |
| 28 | If convertible, specify instrument type convertible into | - | - |
| 29 | If convertible, specify issuer of instrument it converts into | - | - |
| 30 | Write-down features | NO | NO |
| 31 | If write-down, write down triggers | - | - |
| 32 | If write-down, full or partial | - | - |
| 33 | If write-down, permanent or temporary | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism (4) | - | - |
| 35 | Position in subordination hierarchy in liquidation | Senior | Senior |
| 36 | Non-compliant transitioned features | NO | NO |
| 37 | If yes, specify non-compliant features | - | - |

Disclosure as of 31 Dec. 2017

| Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group | | 11 | 12 |
|--|---|--|--|
| 1 | 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 Subordinated provisions - Austrian Law | Instrument - English Law Subordinated provisions - Austrian Law |
| Regulatory treatment | | | |
| 4 | Transitional CRR rules | Tier 2 | Tier 2 |
| 5 | Post-transitional CRR rules | Tier 2 | Tier 2 |
| 6 | Eligible at: solo; consolidated; solo & consolidated | Solo & Consolidated | Solo & Consolidated |
| 7 | Instrument type | Bond - Art. 62 CRR | Bond - Art. 62 CRR |
| 8 | Amount recognised in regulatory capital (€/mln) (3) | 60 | 33 |
| 9 | Nominal amount of instrument: original amount of currency of issuance (in million) | 60 | 40 |
| | 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 |
| 9b | Redemption price | 100.00 | 100.00 |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 05.11.2001 | 05.12.2001 |
| 12 | Perpetual or dated | Dated | Dated |
| 13 | Original maturity date | 31.12.2031 | 05.12.2031 |
| 14 | Issuer call subject to prior Supervisory approval | NO | NO |
| 15 | Optional call date | - | - |
| | Contingent call dates and redemption amount | Tax event: on any interest payment date at principal amount + accrued interest | Tax event: on any interest payment date at principal amount + accrued interest |
| 16 | Subsequent call dates, if applicable | - | - |
| Coupons/dividends | | | |
| 17 | Fixed or floating dividend/coupon | Floating | Fixed |
| 18 | Coupon rate and any related index | Euribor 3M + 0,50% payable quarterly | 6,21% p.a. |
| 19 | Existence of a dividend stopper | NO | NO |
| 20a | Fully discretionary, partially discretionary or mandatory - in terms of timing | Mandatory | Mandatory |
| | Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion | - | - |
| 20b | Fully discretionary, partially discretionary or mandatory - in terms of amount | Mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO | NO |
| 22 | Noncumulative or cumulative | Non Cumulative | Non Cumulative |
| 23 | Convertible or non-convertible | Non Convertible | Non Convertible |
| 24 | If convertible, conversion trigger(s) | - | - |
| 25 | If convertible, fully or partially | - | - |
| 26 | If convertible, conversion rate | - | - |
| 27 | If convertible, mandatory or optional conversion | - | - |
| 28 | If convertible, specify instrument type convertible into | - | - |
| 29 | If convertible, specify issuer of instrument it converts into | - | - |
| 30 | Write-down features | NO | NO |
| 31 | If write-down, write down triggers | - | - |
| 32 | If write-down, full or partial | - | - |
| 33 | If write-down, permanent or temporary | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism (4) | - | - |
| 35 | Position in subordination hierarchy in liquidation | Senior | Senior |
| 36 | Non-compliant transitioned features | NO | NO |
| 37 | If yes, specify non-compliant features | - | - |

Disclosure as of 31 Dec. 2017

| Main 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 |
| 3 | Governing laws of the instrument (2) | Instrument - English Law Subordinated provisions - Austrian Law | Instrument - English Law Subordinated provisions - Austrian Law |
| Regulatory treatment | | | |
| 4 | Transitional CRR rules | Tier 2 | Tier 2 |
| 5 | Post-transitional CRR rules | Tier 2 | Tier 2 |
| 6 | Eligible at: solo; consolidated; solo & consolidated | Solo & Consolidated | Solo & Consolidated |
| 7 | Instrument type | Bond - Art. 62 CRR | Bond - Art. 62 CRR |
| 8 | Amount recognised in regulatory capital (€/mln) (3) | 94 | 40 |
| 9 | Nominal amount of instrument: original amount of currency of issuance (in million) | 95 | 50 |
| | Nominal amount of instrument: original amount - currency of issuance | EUR | EUR |
| | Nominal amount of instrument: conversion of original amount in Euro (€ mln) | 95 | 50 |
| 9a | Issue price | 98.76 | 99.72 |
| 9b | Redemption price | 100.00 | 100.00 |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 27.12.2001 | 27.12.2001 |
| 12 | Perpetual or dated | Dated | Dated |
| 13 | Original maturity date | 27.12.2031 | 27.12.2021 |
| 14 | Issuer call subject to prior Supervisory approval | NO | NO |
| 15 | Optional call date | - | - |
| | Contingent call dates and redemption amount | Tax event: on any interest payment date at principal amount + accrued interest | Tax event: on any interest payment date at principal amount + accrued interest |
| | Subsequent call dates, if applicable | - | - |
| Coupons/dividends | | | |
| 17 | Fixed or floating dividend/coupon | Floating | Floating |
| 18 | Coupon rate and any related index | Euribor 3M + 0,48% payable quarterly | Euribor 3M + 0,48% payable quarterly |
| 19 | Existence of a dividend stopper | NO | NO |
| 20a | Fully discretionary, partially discretionary or mandatory - in terms of timing | Mandatory | Mandatory |
| | Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion | - | - |
| 20b | Fully discretionary, partially discretionary or mandatory - in terms of amount | Mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO | NO |
| 22 | Noncumulative or cumulative | Non Cumulative | Non Cumulative |
| 23 | Convertible or non-convertible | Non Convertible | Non Convertible |
| 24 | If convertible, conversion trigger(s) | - | - |
| 25 | If convertible, fully or partially | - | - |
| 26 | If convertible, conversion rate | - | - |
| 27 | If convertible, mandatory or optional conversion | - | - |
| 28 | If convertible, specify instrument type convertible into | - | - |
| 29 | If convertible, specify issuer of instrument it converts into | - | - |
| 30 | Write-down features | NO | NO |
| 31 | If write-down, write down triggers | - | - |
| 32 | If write-down, full or partial | - | - |
| 33 | If write-down, permanent or temporary | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism (4) | - | - |
| 35 | Position in subordination hierarchy in liquidation | Senior | Senior |
| 36 | Non-compliant transitioned features | NO | NO |
| 37 | If yes, specify non-compliant features | - | - |

Disclosure as of 31 Dec. 2017

| Main 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 |
| 3 | Governing laws of the instrument (2) | Instrument - English Law Subordinated provisions - Austrian Law | Instrument - English Law Subordinated provisions - Austrian Law |
| Regulatory treatment | | | |
| 4 | Transitional CRR rules | Tier 2 | Tier 2 |
| 5 | Post-transitional CRR rules | Tier 2 | Tier 2 |
| 6 | Eligible at: solo; consolidated; solo & consolidated | Solo & Consolidated | Solo & Consolidated |
| 7 | Instrument type | Bond - Art. 62 CRR | Bond - Art. 62 CRR |
| 8 | Amount recognised in regulatory capital (€/mln) (3) | 50 | 50 |
| 9 | Nominal amount of instrument: original amount of currency of issuance (in million) | 50 | 63 |
| | Nominal amount of instrument: original amount - currency of issuance | EUR | EUR |
| | Nominal amount of instrument: conversion of original amount in Euro (€ mln) | 50 | 63 |
| 9a | Issue price | 99.84 | 99.87 |
| 9b | Redemption price | 100.00 | 100.00 |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 27.12.2001 | 27.12.2001 |
| 12 | Perpetual or dated | Dated | Dated |
| 13 | Original maturity date | 27.12.2026 | 27.12.2021 |
| 14 | Issuer call subject to prior Supervisory approval | NO | NO |
| 15 | Optional call date | - | - |
| | Contingent call dates and redemption amount | Tax event: on any interest payment date at principal amount + accrued interest | Tax event: on any interest payment date at principal amount + accrued interest |
| 16 | Subsequent call dates, if applicable | - | - |
| Coupons/dividends | | | |
| 17 | Fixed or floating dividend/coupon | Floating | Fixed |
| 18 | Coupon rate and any related index | Euribor 6M + 0,5% payable quarterly | 5,80% p.a. |
| 19 | Existence of a dividend stopper | NO | NO |
| 20a | Fully discretionary, partially discretionary or mandatory - in terms of timing | Mandatory | Mandatory |
| | Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion | - | - |
| 20b | Fully discretionary, partially discretionary or mandatory - in terms of amount | Mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO | NO |
| 22 | Noncumulative or cumulative | Non Cumulative | Non Cumulative |
| 23 | Convertible or non-convertible | Non Convertible | Non Convertible |
| 24 | If convertible, conversion trigger(s) | - | - |
| 25 | If convertible, fully or partially | - | - |
| 26 | If convertible, conversion rate | - | - |
| 27 | If convertible, mandatory or optional conversion | - | - |
| 28 | If convertible, specify instrument type convertible into | - | - |
| 29 | If convertible, specify issuer of instrument it converts into | - | - |
| 30 | Write-down features | NO | NO |
| 31 | If write-down, write down triggers | - | - |
| 32 | If write-down, full or partial | - | - |
| 33 | If write-down, permanent or temporary | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism (4) | - | - |
| 35 | Position in subordination hierarchy in liquidation | Senior | Senior |
| 36 | Non-compliant transitioned features | NO | NO |
| 37 | If yes, specify non-compliant features | - | - |

Disclosure as of 31 Dec. 2017

| 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 |
| 3 | Governing laws of the instrument (2) | Instrument - English Law Subordinated provisions - Austrian Law | Instrument - English Law Subordinated provisions - Austrian Law |
| Regulatory treatment | | | |
| 4 | Transitional CRR rules | Tier 2 | Tier 2 |
| 5 | Post-transitional CRR rules | Tier 2 | Tier 2 |
| 6 | Eligible at: solo; consolidated; solo & consolidated | Solo & Consolidated | Solo & Consolidated |
| 7 | Instrument type | Bond - Art. 62 CRR | Bond - Art. 62 CRR |
| 8 | Amount recognised in regulatory capital (€/mln) (3) | 125 | 80 |
| 9 | Nominal amount of instrument: original amount of currency of issuance (in million) | 125 | 100 |
| | Nominal amount of instrument: original amount - currency of issuance | EUR | EUR |
| | Nominal amount of instrument: conversion of original amount in Euro (€ mln) | 125 | 100 |
| 9a | Issue price | 99.62 | 99.79 |
| 9b | Redemption price | 100.00 | 100.00 |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 27.12.2001 | 28.12.2001 |
| 12 | Perpetual or dated | Dated | Dated |
| 13 | Original maturity date | 27.12.2029 | 28.12.2021 |
| 14 | Issuer call subject to prior Supervisory approval | NO | NO |
| 15 | Optional call date | - | - |
| | Contingent call dates and redemption amount | Tax event: on any interest payment date at principal amount + accrued interest | Tax event: on any interest payment date at principal amount + accrued interest |
| 16 | Subsequent call dates, if applicable | - | - |
| 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 |
| 19 | Existence of a dividend stopper | NO | NO |
| 20a | Fully discretionary, partially discretionary or mandatory - in terms of timing | Mandatory | Mandatory |
| | Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion | - | - |
| 20b | Fully discretionary, partially discretionary or mandatory - in terms of amount | Mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO | NO |
| 22 | Noncumulative or cumulative | Non Cumulative | Non Cumulative |
| 23 | Convertible or non-convertible | Non Convertible | Non Convertible |
| 24 | If convertible, conversion trigger(s) | - | - |
| 25 | If convertible, fully or partially | - | - |
| 26 | If convertible, conversion rate | - | - |
| 27 | If convertible, mandatory or optional conversion | - | - |
| 28 | If convertible, specify instrument type convertible into | - | - |
| 29 | If convertible, specify issuer of instrument it converts into | - | - |
| 30 | Write-down features | NO | NO |
| 31 | If write-down, write down triggers | - | - |
| 32 | If write-down, full or partial | - | - |
| 33 | If write-down, permanent or temporary | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism (4) | - | - |
| 35 | Position in subordination hierarchy in liquidation | Senior | Senior |
| 36 | Non-compliant transitioned features | NO | NO |
| 37 | If yes, specify non-compliant features | - | - |

Disclosure as of 31 Dec. 2017

| Main 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 |
| 3 | Governing laws of the instrument (2) | Whole Instrument - Austrian Law | Whole Instrument - Austrian Law |
| Regulatory treatment | | | |
| 4 | Transitional CRR rules | Tier 2 | Tier 2 |
| 5 | Post-transitional CRR rules | Tier 2 | Tier 2 |
| 6 | Eligible at: solo; consolidated; solo & consolidated | Solo & Consolidated | Solo & Consolidated |
| 7 | Instrument type | Bond - Art. 62 CRR | Notes - Art. 62 CRR |
| 8 | Amount recognised in regulatory capital (€/mln) (3) | 31 | 1 |
| 9 | Nominal amount of instrument: original amount of currency of issuance (in million) | 40 | 15 |
| | Nominal amount of instrument: original amount - currency of issuance | EUR | EUR |
| | Nominal amount of instrument: conversion of original amount in Euro (€ mln) | 40 | 15 |
| 9a | Issue price | 100.00 | 100.00 |
| 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 |
| 15 | Optional call date | - | 26.02.2016 |
| | Contingent call dates and redemption amount | - | - |
| 16 | Subsequent call dates, if applicable | - | Anytime after call date with notice |
| Coupons/dividends | | | |
| 17 | Fixed or floating dividend/coupon | Fixed | Floating |
| 18 | Coupon rate and any related index | 6% p.a. | Euribor 6M + 0,20% payable semi-annually |
| 19 | Existence of a dividend stopper | NO | NO |
| 20a | Fully discretionary, partially discretionary or mandatory - in terms of timing | Mandatory | Mandatory |
| | Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion | - | - |
| 20b | Fully discretionary, partially discretionary or mandatory - in terms of amount | Mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO | NO |
| 22 | Noncumulative or cumulative | Non Cumulative | Non Cumulative |
| 23 | Convertible or non-convertible | Non Convertible | Non Convertible |
| 24 | If convertible, conversion trigger(s) | - | - |
| 25 | If convertible, fully or partially | - | - |
| 26 | If convertible, conversion rate | - | - |
| 27 | If convertible, mandatory or optional conversion | - | - |
| 28 | If convertible, specify instrument type convertible into | - | - |
| 29 | If convertible, specify issuer of instrument it converts into | - | - |
| 30 | Write-down features | NO | NO |
| 31 | If write-down, write down triggers | - | - |
| 32 | If write-down, full or partial | - | - |
| 33 | If write-down, permanent or temporary | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism (4) | - | - |
| 35 | Position in subordination hierarchy in liquidation | Senior | Senior |
| 36 | Non-compliant transitioned features | NO | NO |
| 37 | If yes, specify non-compliant features | - | - |

Disclosure as of 31 Dec. 2017

| Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group | | 21 | 22 |
|--|---|------------------------------------|---------------------------------|
| 1 | Issuer | UNICREDIT BANK AUSTRIA AG | UNICREDIT BANK AUSTRIA AG |
| 2 | Unique identifier (1) | LO_A111_01_0004 | LO_A111_01_0005 |
| 3 | Governing laws of the instrument (2) | Whole Instrument - Austrian Law | Whole Instrument - Austrian Law |
| Regulatory treatment | | | |
| 4 | Transitional CRR rules | Tier 2 | Tier 2 |
| 5 | Post-transitional CRR rules | Tier 2 | Tier 2 |
| 6 | Eligible at: solo; consolidated; solo & consolidated | Solo & Consolidated | Solo & Consolidated |
| 7 | Instrument type | Loan - Art. 62 CRR | Loan - Art. 62 CRR |
| 8 | Amount recognised in regulatory capital (€/mln) (3) | 23 | 19 |
| 9 | Nominal amount of instrument: original amount of currency of issuance (in million) | 28 | 25 |
| | 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 |
| 15 | Optional call date | - | - |
| | Contingent call dates and redemption amount | - | - |
| | Subsequent call dates, if applicable | - | - |
| Coupons/dividends | | | |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed |
| 18 | Coupon rate and any related index | USD 130.000 per month/ 5.673% p.a. | 6,01% p.a. |
| 19 | Existence of a dividend stopper | NO | NO |
| 20a | Fully discretionary, partially discretionary or mandatory - in terms of timing | Mandatory | Mandatory |
| | Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion | - | - |
| 20b | Fully discretionary, partially discretionary or mandatory - in terms of amount | Mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO | NO |
| 22 | Noncumulative or cumulative | Non Cumulative | Non Cumulative |
| 23 | Convertible or non-convertible | Non Convertible | Non Convertible |
| 24 | If convertible, conversion trigger(s) | - | - |
| 25 | If convertible, fully or partially | - | - |
| 26 | If convertible, conversion rate | - | - |
| 27 | If convertible, mandatory or optional conversion | - | - |
| 28 | If convertible, specify instrument type convertible into | - | - |
| 29 | If convertible, specify issuer of instrument it converts into | - | - |
| 30 | Write-down features | NO | NO |
| 31 | If write-down, write down triggers | - | - |
| 32 | If write-down, full or partial | - | - |
| 33 | If write-down, permanent or temporary | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism (4) | - | - |
| 35 | Position in subordination hierarchy in liquidation | Senior | Senior |
| 36 | Non-compliant transitioned features | NO | NO |
| 37 | If yes, specify non-compliant features | - | - |

Disclosure as of 31 Dec. 2017

| Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group | | 23 | 24 |
|--|---|---------------------------------|---|
| 1 | Issuer | UNICREDIT BANK AUSTRIA AG | UNICREDIT BANK AUSTRIA AG |
| 2 | Unique identifier (1) | LO_A111_01_0006 | AT0000245790 |
| 3 | Governing laws of the instrument (2) | Whole Instrument - Austrian Law | Whole Instrument - Austrian Law |
| Regulatory treatment | | | |
| 4 | Transitional CRR rules | Tier 2 | Tier 2 |
| 5 | Post-transitional CRR rules | Tier 2 | Tier 2 |
| 6 | Eligible at: solo; consolidated; solo & consolidated | Solo & Consolidated | Solo & Consolidated |
| 7 | Instrument type | Loan - Art. 62 CRR | Bond - Art. 62 CRR |
| 8 | Amount recognised in regulatory capital (€/mln) (3) | 16 | 0 |
| 9 | Nominal amount of instrument: original amount of currency of issuance (in million) | 20 | 27 |
| | Nominal amount of instrument: original amount - currency of issuance | EUR | EUR |
| | Nominal amount of instrument: conversion of original amount in Euro (€ mln) | 20 | 27 |
| 9a | Issue price | 100.00 | 100.00 |
| 9b | Redemption 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 | Original maturity date | 02.12.2021 | 25.10.2019 |
| 14 | Issuer call subject to prior Supervisory approval | NO | NO |
| 15 | Optional call date | - | - |
| | Contingent call dates and redemption amount | - | - |
| | Subsequent call dates, if applicable | - | - |
| Coupons/dividends | | | |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed to Floating |
| 18 | Coupon rate and any related index | 5,51% p.a. | 7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25% |
| 19 | Existence of a dividend stopper | NO | NO |
| 20a | Fully discretionary, partially discretionary or mandatory - in terms of timing | Mandatory | Mandatory |
| | Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion | - | - |
| 20b | Fully discretionary, partially discretionary or mandatory - in terms of amount | Mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO | NO |
| 22 | Noncumulative or cumulative | Non Cumulative | Non Cumulative |
| 23 | Convertible or non-convertible | Non Convertible | Non Convertible |
| 24 | If convertible, conversion trigger(s) | - | - |
| 25 | If convertible, fully or partially | - | - |
| 26 | If convertible, conversion rate | - | - |
| 27 | If convertible, mandatory or optional conversion | - | - |
| 28 | If convertible, specify instrument type convertible into | - | - |
| 29 | If convertible, specify issuer of instrument it converts into | - | - |
| 30 | Write-down features | NO | NO |
| 31 | If write-down, write down triggers | - | - |
| 32 | If write-down, full or partial | - | - |
| 33 | If write-down, permanent or temporary | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism (4) | - | - |
| 35 | Position in subordination hierarchy in liquidation | Senior | Senior |
| 36 | Non-compliant transitioned features | NO | NO |
| 37 | If yes, specify non-compliant features | - | - |

Disclosure as of 31 Dec. 2017

| Main 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 |
| 9 | Nominal amount of instrument: original amount of currency of issuance (in million) | 250 | 150 |
| | Nominal amount of instrument: original amount - currency of issuance | EUR | EUR |
| | Nominal amount of instrument: conversion of original amount in Euro (€ mln) | 250 | 150 |
| 9a | Issue price | 100.00 | 100.00 |
| 9b | Redemption price | 100.00 | 100.00 |
| 10 | Accounting classification | 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 |
| 15 | Optional call date | 28.10.2011 | 22.03.2012 |
| | Contingent call dates and redemption amount | Regulatory call: 100 + accrued interest, Tax event: at principal amount + accrued interest and unpaid dividends | Regulatory call: 100 + accrued interest, Tax event: at principal amount + accrued interest and unpaid dividends |
| 16 | Subsequent call dates, if applicable | Semi-annually | Annually |
| Coupons/dividends | | | |
| 17 | Fixed or floating dividend/coupon | Fixed to Floating | Fixed to Floating |
| 18 | Coupon rate and any related index | 1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually | 1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 0,15% from second year to maturity. |
| 19 | Existence of a dividend stopper | NO | NO |
| 20a | Fully discretionary, partially discretionary or mandatory - in terms of timing | Partially discretionary | Partially discretionary |
| | Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion | Capital Deficiency, Regulatory prohibition; Dividend pusher | Capital Deficiency, Regulatory prohibition; Dividend pusher |
| 20b | Fully discretionary, partially discretionary or mandatory - in terms of amount | Mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO | NO |
| 22 | Noncumulative or cumulative | Non Cumulative | Non Cumulative |
| 23 | Convertible or non-convertible | Non Convertible | Non Convertible |
| 24 | If convertible, conversion trigger(s) | - | - |
| 25 | If convertible, fully or partially | - | - |
| 26 | If convertible, conversion rate | - | - |
| 27 | If convertible, mandatory or optional conversion | - | - |
| 28 | If convertible, specify instrument type convertible into | - | - |
| 29 | If convertible, specify issuer of instrument it converts into | - | - |
| 30 | Write-down features | NO | NO |
| 31 | If write-down, write down triggers | - | - |
| 32 | If write-down, full or partial | - | - |
| 33 | If write-down, permanent or temporary | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism (4) | - | - |
| 35 | Position in subordination hierarchy in liquidation | Tier 2 | Tier 2 |
| 36 | Non-compliant transitioned features | YES | YES |
| 37 | If yes, specify non-compliant features | Dividend Pusher, Recapitalization hindering | Dividend Pusher, Recapitalization hindering |