

Disclosure as of 31 December 2018

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	X50062981500
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	25
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
Optional call date	-	-
15 Contingent call dates and redemption amount	-	Tax event: at principal amount + accrued interest
16 Subsequent call dates, if applicable	-	-
Coupons/dividends		
17 Fixed or floating dividend/coupon	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	subordinated instruments *
36 Non-compliant transitioned features	NO	NO
37 If yes, specify non-compliant features	-	-

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

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the jurisdictions of the Banking Union – Austria" published by SRB

Disclosure as of 31 December 2018

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group

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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)	7	2
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	-	-
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating
18	Coupon rate and any related index	6,5% 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	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the jurisdictions of the Banking Union – Austria" published by SRB

Disclosure as of 31 December 2018

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group

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	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
Optional call date	-	-
15 Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16 Subsequent call dates, if applicable	-	-
Coupons/dividends		
17 Fixed or floating dividend/coupon	Floating	Floating
18 Coupon rate and any related index	Euribor 3M + 0,39% p.a.	Euribor 6M + 0,3925% payable semi-annually
19 Existence of a dividend stopper	NO	NO
20a Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	NO	NO
22 Noncumulative or cumulative	Non Cumulative	Non Cumulative
23 Convertible or non-convertible	Non Convertible	Non Convertible
24 If convertible, conversion trigger(s)	-	-
25 If convertible, fully or partially	-	-
26 If convertible, conversion rate	-	-
27 If convertible, mandatory or optional conversion	-	-
28 If convertible, specify instrument type convertible into	-	-
29 If convertible, specify issuer of instrument it converts into	-	-
30 Write-down features	NO	NO
31 If write-down, write down triggers	-	-
32 If write-down, full or partial	-	-
33 If write-down, permanent or temporary	N/A	N/A
34 If temporary write-down, description of write-up mechanism (4)	-	-
35 Position in subordination hierarchy in liquidation	subordinated instruments *	subordinated instruments *
36 Non-compliant transitioned features	NO	NO
37 If yes, specify non-compliant features	-	-

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

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the jurisdictions of the Banking Union – Austria" published by SRB

Disclosure as of 31 December 2018

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group

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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	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the jurisdictions of the Banking Union – Austria" published by SRB

Disclosure as of 31 December 2018

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group

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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	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the jurisdictions of the Banking Union – Austria" published by SRB

Disclosure as of 31 December 2018

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group

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	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	35
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
Optional call date	-	-
15 Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16 Subsequent call dates, if applicable	-	-
Coupons/dividends		
17 Fixed or floating dividend/coupon	Floating	Fixed
18 Coupon rate and any related index	Euribor 3M + 0,50% payable quarterly	6,21% 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	subordinated instruments *	subordinated instruments *
36 Non-compliant transitioned features	NO	NO
37 If yes, specify non-compliant features	-	-

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

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the jurisdictions of the Banking Union – Austria" published by SRB

Disclosure as of 31 December 2018

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group

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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	30
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
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 3M + 0,48% payable quarterly	Euribor 3M + 0,48% payable quarterly
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

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Disclosure as of 31 December 2018

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group

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	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	38
9	Nominal amount of instrument: original amount of currency of issuance (in million)	50
	Nominal amount of instrument: original amount - currency of issuance	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	50
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
Optional call date	-	-
15 Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16 Subsequent call dates, if applicable	-	-
Coupons/dividends		
17 Fixed or floating dividend/coupon	Floating	Fixed
18 Coupon rate and any related index	Euribor 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	subordinated instruments *	subordinated instruments *
36 Non-compliant transitioned features	NO	NO
37 If yes, specify non-compliant features	-	-

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

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the jurisdictions of the Banking Union – Austria" published by SRB

Disclosure as of 31 December 2018

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group

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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	60
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	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the jurisdictions of the Banking Union – Austria" published by SRB

Disclosure as of 31 December 2018

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group

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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)	23	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	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the jurisdictions of the Banking Union – Austria" published by SRB

Disclosure as of 31 December 2018

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group

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	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)	24	14
9	Nominal amount of instrument: original amount of currency of issuance (in million)	28
	Nominal amount of instrument: original amount - currency of issuance	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	21
9a Issue price	100.00	100.00
9b Redemption price	100.00	100.00
10 Accounting classification	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	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 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	subordinated instruments *	subordinated instruments *
36 Non-compliant transitioned features	NO	NO
37 If yes, specify non-compliant features	-	-

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

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the jurisdictions of the Banking Union – Austria" published by SRB

Disclosure as of 31 December 2018

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group

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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)	12	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	-	-
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating
18	Coupon rate and any related index	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	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the jurisdictions of the Banking Union – Austria" published by SRB

Disclosure as of 31 December 2018

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group

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	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)	61	32
9	Nominal amount of instrument: original amount of currency of issuance (in million)	250
	Nominal amount of instrument: original amount - currency of issuance	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	250
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
	Contingent call dates and redemption amount	Regulatory call: 100 + accrued interest, Tax event: at principal amount + accrued interest and unpaid dividends
16 Subsequent call dates, if applicable	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
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Capital Deficiency, Regulatory prohibition; Dividend pusher
20b Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	NO	NO
22 Noncumulative or cumulative	Non Cumulative	Non Cumulative
23 Convertible or non-convertible	Non Convertible	Non Convertible
24 If convertible, conversion trigger(s)	-	-
25 If convertible, fully or partially	-	-
26 If convertible, conversion rate	-	-
27 If convertible, mandatory or optional conversion	-	-
28 If convertible, specify instrument type convertible into	-	-
29 If convertible, specify issuer of instrument it converts into	-	-
30 Write-down features	NO	NO
31 If write-down, write down triggers	-	-
32 If write-down, full or partial	-	-
33 If write-down, permanent or temporary	N/A	N/A
34 If temporary write-down, description of write-up mechanism (4)	-	-
35 Position in subordination hierarchy in liquidation	Tier 2	Tier 2
36 Non-compliant transitioned features	YES	YES
37 If yes, specify non-compliant features	Dividend Pusher, Recapitalization hindering	Dividend Pusher, Recapitalization hindering

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

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the jurisdictions of the Banking Union – Austria" published by SRB