



Mair	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	25
	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
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	Coupons/dividends Fixed or floating dividend/coupon	Floating	Fixed
		Floating -	Fixed 6,3% p.a.
	Fixed or floating dividend/coupon Coupon rate and any related index	Floating - NO	
18 19	Fixed or floating dividend/coupon	-	6,3% p.a.
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	NO	6,3% p.a. NO
18 19	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 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	- NO Fully discretionary -	6,3% 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 amount	- NO Fully discretionary -	6,3% 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	- NO Fully discretionary -	6,3% p.a. NO Mandatory - Mandatory NO Non Cumulative
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 Fully discretionary or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	- NO Fully discretionary -	6,3% p.a. 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 If convertible, conversion trigger(s)	- NO Fully discretionary -	6,3% p.a. NO Mandatory - Mandatory NO Non Cumulative
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) If convertible, fully or partially	- NO Fully discretionary -	6,3% 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, conversion rate	- NO Fully discretionary -	6,3% 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	- NO Fully discretionary -	6,3% 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, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	- NO Fully discretionary -	6,3% 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 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	NO Fully discretionary - Fully discretionary	6,3% 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	- NO Fully discretionary -	6,3% 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 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, onversion 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	NO Fully discretionary - Fully discretionary	6,3% 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	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 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	NO Fully discretionary - Fully discretionary	6,3% p.a. NO Mandatory - Mandatory NO Non Cumulative 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 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, permanent or temporary	NO Fully discretionary - Fully discretionary	6,3% 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 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, bully or partially If convertible, conversion rate If convertible, specify instrument type 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, permanent or temporary If temporary write-down, description of write-up mechanism (4)	NO Fully discretionary - Fully discretionary NO - NO - N/A	6,3% p.a. NO Mandatory - Mandatory NO Non Convertible NO
18 19 20a 20b 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 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, numerated in the conversion If convertible, specify instrument type 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) Position in subordination hierarchy in liquidation	NO Fully discretionary - Fully discretionary	6,3% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO NO NO NO N/A subordinated instruments *
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, bully or partially If convertible, conversion rate If convertible, specify instrument type 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, permanent or temporary If temporary write-down, description of write-up mechanism (4)	NO Fully discretionary - Fully discretionary NO - NO - N/A	6,3% p.a. NO Mandatory - Mandatory NO Non Convertible NO

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





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)	7	2
	Nominal amount of instrument: original amount of currency of issuance (in million)	20	5
9	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	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 to Floating
17		Fixed 6,5% p.a.	Fixed to Floating 7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%
	Fixed or floating dividend/coupon		7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor:
18	Fixed or floating dividend/coupon 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%
18	Fixed or floating dividend/coupon 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
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	6,5% p.a. NO	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO
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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 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
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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)	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25	Existence of a 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	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26	Existence of a dividend/coupon 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	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO Non Cumulative
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18 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 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	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28 29	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 instrument type convertible 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 Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Existence of a 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 it converts into Write-down features	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25% NO Mandatory Mandatory NO Non Cumulative
18 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 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 issuer of 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 Non Cumulative Non Convertible
18 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 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, write down triggers If write-down, full or partial	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible	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 NO NO
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	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 instrument type convertible into Write-down features If write-down, full or partial If write-down, permanent or temporary	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 Non Cumulative Non Convertible
18 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 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, poncy 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 If write-down, full or partial 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	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 NO
18 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 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 type convertible 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) Position in subordination hierarchy in liquidation	6.5% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO 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 Non Cumulative Non Convertible NO NO NO NO Substitute of the payable of
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	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, oneversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features If write-down, write down triggers 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) Position in subordination hierarchy in liquidation Non-compliant transitioned features	6,5% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible 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 NO
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	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 instrument type convertible 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) Position in subordination hierarchy in liquidation	6.5% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO 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 Non Cumulative Non Convertible NO NO NO NO Substitute of the payable of

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





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
		Instrument - English Law	Instrument - English Law
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
		Sociolitates provisions Mostrian Eaw	Socialitates provisions Prostrial Edw
	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)		
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
0.	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	99.85	30 99.80
9a 9b	Issue price	100.00	100.00
10	Redemption price		
10	Accounting classification Original date of issuance	Liability – amortised cost 24.01.2001	Liability – amortised cost 25,01,2001
12	Original date of issuance Peroetual or dated	Dated	Dated
13	Original maturity date	24.01.2031	25.01.2031
14	unginal maturity date Issuer call subject to prior Supervisory approval	NO	NO
14	Optional call date	INO	INU
15	Optional Call Date	Tax event: on any interest payment date at principal amount + accrued	Tax event: on any interest payment date at principal amount + accrued
15	Contingent call dates and redemption amount	interest	interest
16	Subsequent call dates, if applicable	-	-
	3003cqocrit cuit outcs, ii applicable		
	Coupons/dividends		
17	Coupons/dividends Fixed or floating dividend/coupon	Floating	Floating
17	Coupons/dividends Fixed or floating dividend/coupon	Floating	Floating
17		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
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Euribor 3M + 0,39% p.a. NO	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 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	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 amount	Euribor 3M + 0,39% p.a. NO Mandatory - Mandatory	Euribor 6M + 0,3925% payable semi-annually 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 + 0,39% p.a. NO Mandatory - Mandatory NO	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO
18 19 20a 20b 21 22	Existence of a dividend/coupon 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 + 0,39% p.a. NO Mandatory - Mandatory NO No Cumulative	Euribor 6M + 0,3925% payable semi-annually 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	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 Non Cumulative
18 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 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 + 0,39% p.a. NO Mandatory - Mandatory NO No Cumulative	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
18 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 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	Euribor 3M + 0,39% p.a. NO Mandatory - Mandatory NO No Cumulative	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27	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, culy 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 Non Cumulative
18 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 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	Euribor 3M + 0,39% p.a. NO Mandatory - Mandatory NO No Cumulative	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28 29	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 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 type convertible into	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 NO Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	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	Euribor 3M + 0,39% p.a. NO Mandatory - Mandatory NO No Cumulative	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
18 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 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 instrument type convertible into Write-down features If write-down, write down triggers	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 NO Cumulative Non Convertible
18 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 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, 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	Euribor 3M + 0,39% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	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 instrument type convertible into Write-down features If write-down, full or partial If write-down, permanent or temporary	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 NO Cumulative Non Convertible
18 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 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, ponersion 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 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 + 0,39% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO N/A	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO NO Convertible NO
18 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 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, 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) Position in subordination hierarchy in liquidation	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 - NO NNA - subordinated instruments *
18 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 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, ponersion 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 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 + 0,39% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO N/A	Euribor 6M + 0,3925% payable semi-annually NO Mandatory - Mandatory NO NO Convertible NO

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





MIGH	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
		landon managed Cardish Land	lastronast Carlist I am
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
		300010111ate0 provisions - Austrian taw	300010IIIateo piovisions - Austrian caw
	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	-	-
	Coupons/dividends		
17			
1/	Fixed or floating dividend/coupon	Floating	Floating
18	Fixed or floating dividend/coupon Coupon rate and any related index	Floating Euribor 3M + 0,35% payable quarterly	Floating Euribor 3M + 0,52% payable quarterly
18	Coupon rate and any related index	Euribor 3M + 0,35% payable quarterly	Euribor 3M + 0,52% payable quarterly
18	Coupon rate and any related index Existence of a dividend stopper	Euribor 3M + 0,35% payable quarterly NO	Euribor 3M + 0,52% payable quarterly NO
18	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 NO	Euribor 3M + 0,52% payable quarterly NO
18 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	Euribor 3M + 0,35% payable quarterly NO Mandatory -	Euribor 3M + 0,52% payable quarterly NO Mandatory -
18 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	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory
18 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	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO No Cumulative
18 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	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO
18 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	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO No Cumulative
18 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)	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO No Cumulative
18 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 - 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	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO No Cumulative
18 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	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO No Cumulative
18 19 20a 20b 21 22 23 24 25 26 27	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	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO No Cumulative
18 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, conversion rate If convertible, mandatory or optional conversion	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO No Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28 29	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 issuer of instrument it converts into	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 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, 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, 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 NO Non Cumulative Non Convertible
18 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 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	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 0,52% payable quarterly 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	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 issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, permanent or temporary	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 0,52% payable quarterly 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	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 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 + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO - NO - N/A
18 19 20a 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 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) Position in subordination hierarchy in liquidation	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO - Subordinated instruments *
18 19 20a 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, 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 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 + 0,35% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO - NO - NO - N/A

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





<u> Mai</u> i	n 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
		Instrument Fadich Law	Instrument - English Law
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
		Socialitates provisions Prostrian Eaw	Social Law
	Regulatory treatment	an a	
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
_	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
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
	Optional call date	-	-
15		Tax event: on any interest payment date at principal amount + accrued	Tax event: on any interest payment date at principal amount + accr
	Contingent call dates and redemption amount	interest	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
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	_
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
	Convertible or non-convertible	Mon Convertible	
	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	Non Convertible -	Non Convertible -
24 25	If convertible, conversion trigger(s) If convertible, fully or partially	Non Convertible	Non Convertible -
24 25 26	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Non Convertible	Non Convertible
24 25 26 27	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non Convertible	Non Convertible
24 25 26 27 28	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	Non Convertible	Non Convertible
24 25 26 27 28	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	- - - - -	
24 25 26 27 28 29	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	Non Convertible NO	Non Convertible NO
24 25 26 27 28 29 30	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, write down triggers	- - - - -	
24 25 26 27 28 29 30 31	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, write down triggers If write-down, full or partial		
24 25 26 27 28 29 30 31 32	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, write down triggers If write-down, full or partial If write-down, permanent or temporary	- - - - -	
24 25 26 27 28 29 30 31 32 33 34	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, 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)		N/A
24 25 26 27 28 29 30 31 32 33 34	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, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation		
24 25 26 27 28 29 30 31 32 33 34	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, 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)		N/A
23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	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, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation		

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





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
		Instrument - English Law	Instrument - English Law
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
		300010111ateo provisioris - Austrian Law	Suburumateu 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
	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
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	NO
4.5	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued	Tax event: on any interest payment date at principal amount + accrued
		interest	interest
16	Subsequent call dates, if applicable	•	-
	Communicated Advisor de		
17	Coupons/dividends	Flanking	Circul
17	Coupons/dividends Fixed or floating dividend/coupon	Floating	Fixed
17		Floating Euribor 3M + 0,50% payable quarterly	Fixed 6,21% p.a.
	Fixed or floating dividend/coupon	<u> </u>	
	Fixed or floating dividend/coupon	<u> </u>	
18	Fixed or floating dividend/coupon Coupon rate and any related index	Euribor 3M + 0,50% payable quarterly	6,21% p.a.
18	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
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 + 0,50% payable quarterly NO	6,21% 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 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
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 - 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 + 0,50% payable quarterly NO Mandatory - Mandatory	6,21% 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	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO	6,21% 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)	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	6,21% 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, conversion trigger(s) If convertible, fully or partially	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	6,21% p.a. NO Mandatory - Mandatory NO Non Cumulative
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 + 0,50% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	6,21% p.a. NO Mandatory - Mandatory 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, conversion trigger(s) If convertible, fully or partially	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	6,21% p.a. NO Mandatory - Mandatory 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, conversion trigger(s) If convertible, conversion rate	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	6,21% p.a. NO Mandatory - Mandatory 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	6,21% p.a. NO Mandatory - Mandatory NO No Non Cumulative
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 - 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	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	6,21% p.a. NO Mandatory - Mandatory NO 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 - 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 instrument it converts into Write-down features If 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 NO 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 - 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	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6,21% p.a. NO Mandatory Mandatory NO NO 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 - 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 instrument it converts into Write-down features If 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 NO Convertible
18 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 - 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	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	6,21% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO
18 19 20a 20b 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 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 features If write-down, write down triggers If write-down, permanent or temporary If temporary 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	6,21% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NNO NNO Subordinated instruments *
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 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 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, onversion 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, 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 NO NO N/A	6,21% p.a. NO Mandatory - Mandatory NO Non Convertible NO
18 19 20a 20b 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 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 features If write-down, write down triggers If write-down, permanent or temporary If temporary 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	6,21% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NNO NNO Subordinated instruments *

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





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
		Supproinated 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)	94	30
	Nominal amount of instrument: original amount of currency of issuance (in million)	95	50
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	95	50
9a	Issue price	98.76	99.72
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	27.12.2001	27.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27.12.2031	27.12.2021
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued	Tax event: on any interest payment date at principal amount + accrued
	<u>-</u>	interest	interest
16	Subsequent call dates, if applicable	-	-
_			
	Coupons/dividends		
17	Coupons/dividends Fixed or floating dividend/coupon	Floating	Floating
17		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	Euribor 3M + 0,48% payable quarterly	Euribor 3M + 0,48% payable quarterly
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Euribor 3M + 0,48% payable quarterly NO	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 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	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	Euribor 3M + 0,48% payable quarterly 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 + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,48% payable quarterly 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	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO	Euribor 3M + 0,48% payable quarterly 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 + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,48% payable quarterly 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, fully or partially If convertible, fully or partially	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,48% payable quarterly 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 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	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,48% payable quarterly 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	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,48% payable quarterly 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	Euribor 3M + 0,48% payable quarterly 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 or non-convertible If convertible, conversion trigger(s) If convertible, partially 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	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO NO 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, 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	Euribor 3M + 0,48% payable quarterly 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 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, onversion 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	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO NO Convertible
18 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 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 issuer of instrument it converts into Write-down features If 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 NO NO NO NO NO	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 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 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 insurement 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	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO NO Convertible
18 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 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 features If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO N/A	Euribor 3M + 0,48% payable quarterly NO Mandatory Mandatory NO Non Convertible NO NO N/A
18 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 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, onversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible 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) Position in subordination hierarchy in liquidation	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO NO	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO Subordinated instruments *
18 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 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 features If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO N/A	Euribor 3M + 0,48% payable quarterly NO Mandatory Mandatory NO Non Convertible NO NO N/A
18 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 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, onversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible 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) Position in subordination hierarchy in liquidation	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO Subordinated instruments *	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO Subordinated instruments *

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





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
		Supproinated provisions - Austrian Law	Supportinated 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
	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
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	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued	Tax event: on any interest payment date at principal amount + accrued
	<u>-</u>	interest	interest
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
17	Coupons/dividends Fixed or floating dividend/coupon	Floating	Fixed
	Fixed or floating dividend/coupon		
17		Floating Euribor 6M + 0,5% payable quarterly	Fixed 5,80% p.a.
18	Fixed or floating dividend/coupon Coupon rate and any related index	Euribor 6M + 0,5% payable quarterly	5,80% p.a.
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper		5,80% p.a. 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 6M + 0,5% payable quarterly NO	5,80% p.a.
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	Euribor 6M + 0,5% payable quarterly NO Mandatory -	5,80% 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 amount	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory	5,80% 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	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO	5,80% p.a. 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 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	5,80% p.a. NO Mandatory - Mandatory NO 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	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO	5,80% p.a. 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 Convertible or non-convertible If convertible, conversion trigger(s)	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	5,80% p.a. NO Mandatory - Mandatory NO Non Cumulative
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, fully or partially If convertible, fully or partially	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	5,80% p.a. NO Mandatory - Mandatory NO 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 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	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	5,80% p.a. NO Mandatory - Mandatory NO 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 If convertible, conversion rate If convertible, mandatory or optional conversion	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	5,80% p.a. NO Mandatory - Mandatory NO 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 If convertible, specify instrument type convertible into	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	5,80% p.a. NO Mandatory - Mandatory NO 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Non Cumulative	5,80% p.a. NO Mandatory - Mandatory NO 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 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 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	5,80% p.a. NO Mandatory Mandatory NO NO 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, partially 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	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	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 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	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	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 insurement 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 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO NO	5,80% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	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 instrument it converts into Write-down features If write-down, full or partial 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 NO NO N/A	5,80% p.a. NO Mandatory Mandatory NO NO Convertible NO
18 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 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, onversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible 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) Position in subordination hierarchy in liquidation	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO Subordinated instruments *	5,80% p.a. NO Mandatory - Mandatory Non Cumulative Non Convertible NO - NO NO NO NO Subordinated instruments *
18 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 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 features If write-down, full or partial 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 NO NO N/A	5,80% p.a. NO Mandatory Mandatory NO Non Cumulative Non Convertible NO NO NO N/A

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





Mair	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
		Instrument - English Law	Instrument - English Law
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
		300010IIIateo provisions - Austrian Law	50001011ate0 provisions - Austrian taw
	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
	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
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	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued	Tax event: on any interest payment date at principal amount + accrued
		interest	interest
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
		lar or c	en and a
17	Fixed or floating dividend/coupon	Floating	Floating
18	Fixed or floating dividend/coupon Coupon rate and any related index	Floating Euribor 6M + 0,52% payable semi-annually	Floating Euribor 6M +0,48% payable semi-annually
18	Coupon rate and any related index	Euribor 6M + 0,52% payable semi-annually	Euribor 6M +0,48% payable semi-annually
	Coupon rate and any related index Existence of a dividend stopper	Euribor 6M + 0,52% payable semi-annually	Euribor 6M +0,48% payable semi-annually
18	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	Euribor 6M + 0,52% payable semi-annually	Euribor 6M +0,48% payable semi-annually
18 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	Euribor 6M + 0,52% payable semi-annually NO Mandatory -	Euribor 6M +0,48% payable semi-annually NO Mandatory
18 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	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory
18 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	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO
18 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	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
18 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	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO
18 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)	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
18 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, conversion trigger(s) If convertible, fully or partially	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
18 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 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	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27	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 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
18 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
18 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, wandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M +0,48% 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	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	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
18 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 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 type convertible into Write-down features If write-down, write down triggers	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M +0,48% 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	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 instrument type convertible into Write-down features If write-down, write down triggers If write-down, full or partial	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO
18 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 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 type convertible into Write-down features If write-down, write down triggers	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M +0,48% 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	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 instrument type convertible into Write-down features If write-down, write down triggers If write-down, full or partial	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33	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 instrument tyconvertible 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) Position in subordination hierarchy in liquidation	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO
18 19 20a 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, partially If convertible, 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 If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Convertible NO NO - NO - NO - N/A	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO N/A
18 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 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 tyconvertible 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) Position in subordination hierarchy in liquidation	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO Section 1	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO Subordinated instruments *

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





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
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
	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 (€ 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	Subsequent call dates, if applicable	-	Anytime after call date with notice
	Coupons/dividends		
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Floating
		Fixed 6% p.a.	Floating Euribor 6M + 0,20% payable semi-annually
	Fixed or floating dividend/coupon Coupon rate and any related index		
18	Fixed or floating dividend/coupon	6% p.a.	Euribor 6M + 0,20% 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	6% p.a. NO	Euribor 6M + 0,20% payable semi-annually
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	6% p.a. NO	Euribor 6M + 0,20% 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	6% p.a. NO Mandatory -	Euribor 6M + 0,20% 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 amount	6% p.a. NO Mandatory - Mandatory	Euribor 6M + 0,20% payable semi-annually 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	6% p.a. NO Mandatory - Mandatory NO	Euribor 6M + 0,20% 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 Convertible or non-convertible	6% p.a. NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M + 0,20% payable semi-annually 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	6% p.a. NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
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)	6% p.a. NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M + 0,20% payable semi-annually 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, conversion rate	6% p.a. NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M + 0,20% payable semi-annually 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 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	6% p.a. NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M + 0,20% payable semi-annually 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, mandatory or optional conversion If convertible, specify instrument type convertible into	6% p.a. NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M + 0,20% payable semi-annually 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 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	6% p.a. NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible
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, 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	6% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M + 0,20% payable semi-annually 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 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, write down triggers	6% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M + 0,20% 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 - 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, write down triggers If write-down, full or partial	6% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M + 0,20% 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	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 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	6% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M + 0,20% 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, 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 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	Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO - NO - N/A
18 19 20a 20b 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, 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, full or partial If write-down, permanent or temporary If temporary 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	Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO Sumulative 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, 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 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	Euribor 6M + 0,20% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO - NO - N/A

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





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)	24	14
	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	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	-	-
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
	Coupons/olvidenos		
17	Fixed or floating dividend/coupon	Fixed	Fixed
17		Fixed USD 130.000 per month/ 5.673% p.a.	Fixed 6,01% p.a.
	Fixed or floating dividend/coupon		
18 19	Fixed or floating dividend/coupon Coupon rate and any related index	USD 130.000 per month/ 5.673% p.a.	6,01% p.a.
18	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. NO	6,01% p.a. NO
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	USD 130.000 per month/ 5.673% p.a. NO	6,01% 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 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 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	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory	6,01% p.a. NO Mandatory - Mandatory
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	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 Non Cumulative	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 If convertible, fully or partially	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO Non Cumulative	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative
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 Non Cumulative	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, fully or partially	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO Non Cumulative	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 or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO Non Cumulative	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 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	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO Non Cumulative	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO Non Cumulative	6,01% p.a. NO Mandatory - Mandatory NO Nor 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 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 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 type convertible 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	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, 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	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	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 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 type convertible 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	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, 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	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible
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 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, permanent or temporary	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible
18 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 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, poversion 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 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 N/A	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO
18 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 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 type convertible 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) Position in subordination hierarchy in liquidation	USD 130.000 per month/ 5.673% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO Subordinated instruments *	6,01% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO Subordinated instruments *

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





Mair	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Grou	JD 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)	12	0
	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
	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
	Optional call date	-	-
15	Contingent call dates and redemption amount	-	-
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating
18	Coupon rate and any related index	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
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify 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
	If temporary write-down, description of write-up mechanism (4)	-	-
34	Position in subordination hierarchy in liquidation	subordinated instruments *	subordinated instruments *
34 35			
35			
35 36	Non-compliant transitioned features	NO	NO
35 36 37			

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





IVIdID	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)	61	32
	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.
19	Existence of a dividend stopper	NO	NO
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Partially discretionary	Partially discretionary
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Capital Deficiency, Regulatory prohibition; Dividend pusher	Capital Deficiency, Regulatory prohibition; Dividend pusher
20b			
	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	Mandatory NO	
			Mandatory
21	Existence of step up or other incentive to redeem	NO Non Cumulative	Mandatory NO Non Cumulative
21 22	Existence of step up or other incentive to redeem Noncumulative or cumulative	NO	Mandatory NO
21 22 23	Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	NO Non Cumulative	Mandatory NO Non Cumulative
21 22 23 24	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	NO Non Cumulative	Mandatory NO Non Cumulative
21 22 23 24 25	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	NO Non Cumulative	Mandatory NO Non Cumulative
21 22 23 24 25 26	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	NO Non Cumulative	Mandatory NO Non Cumulative
21 22 23 24 25 26	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	NO Non Cumulative	Mandatory NO Non Cumulative
21 22 23 24 25 26 27 28	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	NO Non Cumulative	Mandatory NO Non Cumulative
21 22 23 24 25 26 27 28 29	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	NO Non Cumulative Non Convertible	Mandatory NO Non Cumulative Non Convertible
21 22 23 24 25 26 27 28 29 30	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	NO Non Cumulative Non Convertible	Mandatory NO Non Cumulative Non Convertible
21 22 23 24 25 26 27 28 29 30 31	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, write down triggers If write-down, full or partial	NO Non Cumulative Non Convertible	Mandatory NO Non Cumulative Non Convertible
21 22 23 24 25 26 27 28 29 30 31	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 features If write-down, write down triggers	NO Non Cumulative Non Convertible NO NO	Mandatory NO Non Cumulative Non Convertible Non Convertible NO NO
21 22 23 24 25 26 27 28 29 30 31 32 33	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 features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary	NO Non Cumulative Non Convertible NO NO NO - NO - N/A	Mandatory NO Non Cumulative Non Convertible NO
21 22 23 24 25 26 27 28 29 30 31 32 33	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, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	NO Non Cumulative Non Convertible NO NO	Mandatory NO Non Cumulative Non Convertible Non Non No Non No
21 22 23 24 25 26 27 28 29 30 31 32 33 34	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, 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)	NO Non Cumulative Non Convertible NO - NO - NO - Tier 2	Mandatory NO Non Cumulative Non Convertible NO - NO NO N/A - Tier 2

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