

Disclosure as of 30 June 2019

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group		1	2
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000995006	XS0062981500
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
Regulatory treatment			
4	Transitional CRR rules	Common Equity Tier 1	Tier 2
5	Post-transitional CRR rules	Common Equity Tier 1	ineligible
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	20
9	Nominal amount of instrument: original amount of currency of issuance (in million)	1,681	10,000
	Nominal amount of instrument: original amount - currency of issuance	EUR	JPY
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	1,681	72
9a	Issue price	N/A	100.00
9b	Redemption price	N/A	100.00
10	Accounting classification	Shareholders' equity	Liability – amortised cost
11	Original date of issuance	N/A	12.03.1996
12	Perpetual or dated	Perpetual	Dated
13	Original maturity date	No maturity	12.03.2021
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	-	Tax event: at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	-	6,3% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Fully discretionary	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Fully discretionary	Mandatory
21	Existence of step up or other incentive to redeem	-	NO
22	Noncumulative or cumulative	-	Non Cumulative
23	Convertible or non-convertible	-	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	Additional Tier 1	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	CRR2 no contractual waiver clause

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

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

Disclosure as of 30 June 2019

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	ineligible	ineligible
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	5	1
9	Nominal amount of instrument: original amount of currency of issuance (in million)	20	5
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	20	5
9a	Issue price	100.00	100.00
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	06.10.2000	01.08.2000
12	Perpetual or dated	Dated	Dated
13	Original maturity date	06.10.2020	31.07.2020
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	-	-
	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating
18	Coupon rate and any related index	6,5% p.a.	7,1% payable until 31.07.2005, thereafter 1,8 x 10yJPYCMS, floor: 3,25%, cap: 8,25%
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	CRR2 no contractual waiver clause	CRR2 no contractual waiver clause

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

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

Disclosure as of 30 June 2019

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)	X50122710188	X50123313636
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	20	30
9	Nominal amount of instrument: original amount of currency of issuance (in million)	20	30
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	20	30
9a	Issue price	99.85	99.80
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	24.01.2001	25.01.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	24.01.2031	25.01.2031
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 3M + 0,39% p.a.	Euribor 6M + 0,3925% payable semi-annually
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

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

Disclosure as of 30 June 2019

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group		7	8
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	X50123117292	X50134061893
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	46	55
9	Nominal amount of instrument: original amount of currency of issuance (in million)	46	55
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	46	55
9a	Issue price	99.28	100.00
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	25.01.2001	20.08.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	25.01.2031	20.08.2033
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	Tax event: at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 3M + 0,35% payable quarterly	Euribor 3M + 0,52% payable quarterly
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

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

Disclosure as of 30 June 2019

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group		9	10
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	X50136314415	X50137905153
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Notes - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	35	12
9	Nominal amount of instrument: original amount of currency of issuance (in million)	35	12
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	35	12
9a	Issue price	99.32	99.25
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	01.10.2001	30.10.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	31.10.2031	30.10.2031
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	Euribor 3M + 0,49% payable quarterly	5,935% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

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

Disclosure as of 30 June 2019

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)	X50138428684	X50139264682
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	60	35
9	Nominal amount of instrument: original amount of currency of issuance (in million)	60	40
	Nominal amount of instrument: original amount - currency of issuance	EUR	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	60	45
9a	Issue price	99.31	100.00
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	05.11.2001	05.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	31.12.2031	05.12.2031
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	Euribor 3M + 0,50% payable quarterly	6,21% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

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

Disclosure as of 30 June 2019

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)	X50140394817	X50140907626
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	94	25
9	Nominal amount of instrument: original amount of currency of issuance (in million)	95	50
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	95	50
9a	Issue price	98.76	99.72
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	27.12.2001	27.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27.12.2031	27.12.2021
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 3M + 0,48% payable quarterly	Euribor 3M + 0,48% payable quarterly
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

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

Disclosure as of 30 June 2019

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)	X50140691865	X50140608398
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	50	23
9	Nominal amount of instrument: original amount of currency of issuance (in million)	50	63
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	50	63
9a	Issue price	99.84	99.87
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	27.12.2001	27.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27.12.2026	27.12.2021
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	Euribor 6M + 0,5% payable quarterly	5,80% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

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

Disclosure as of 30 June 2019

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group		17	18
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	X50140838474	X50141069442
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	125	50
9	Nominal amount of instrument: original amount of currency of issuance (in million)	125	100
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	125	100
9a	Issue price	99.62	99.79
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	27.12.2001	28.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27.12.2029	28.12.2021
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 6M + 0,52% payable semi-annually	Euribor 6M +0,48% payable semi-annually
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

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

Disclosure as of 30 June 2019

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

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

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

Disclosure as of 30 June 2019

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	12
9	Nominal amount of instrument: original amount of currency of issuance (in million)	28	25
	Nominal amount of instrument: original amount - currency of issuance	USD	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	21	25
9a	Issue price	100.00	100.00
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	25.12.2006	19.10.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	15.12.2046	19.10.2021
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	-	-
	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	USD 130.000 per month/ 5.673% p.a.	6,01% p.a.
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-

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

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

Disclosure as of 30 June 2019

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group		23	24
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	LO_A111_01_0006	AT0000245790
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law
Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	ineligible
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)	7	0
9	Nominal amount of instrument: original amount of currency of issuance (in million)	20	27
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	20	27
9a	Issue price	100.00	100.00
9b	Redemption price	100.00	130.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	03.12.2001	25.10.1989
12	Perpetual or dated	Dated	Dated
13	Original maturity date	02.12.2021	25.10.2019
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	-	-
16	Subsequent call dates, if applicable	-	-
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating
18	Coupon rate and any related index	5,51% p.a.	7,25% for first five years, thereafter arithmetic average Secondary Market Yield of Banking Bonds according to OeNB minus 0,25%
19	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism (4)	-	-
35	Position in subordination hierarchy in liquidation	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	CRR2 no contractual waiver clause

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

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