



ıaıı	n 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
3	Amount recognised in regulatory capital (€/mln) (3)	1,681	20
	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
a	Issue price	N/A	100.00
b	Redemption price	N/A	100.00
0	Accounting classification	Shareholders' equity	Liability – amortised cost
1	Original date of issuance	N/A	12.03.1996
.2	Perpetual or dated	Perpetual	Dated
.3	Original maturity date	No maturity	12.03.2021
L4	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
5	Contingent call dates and redemption amount	-	Tax event: at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
L7	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
0a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Fully discretionary	Mandatory
Ud	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
0b	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
1	If write-down, write down triggers	-	-
2	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 *
	Non-compliant transitioned features	NO	NO
36	inon-computant transitioned reactives		
36 37	If yes, specify non-compliant features	-	CRR2 no contractual waiver clause

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





Main	Disclosure as of 30 June 2019 Aain Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group 3 4				
ivialli	Issuer				
2	Issuer Unique identifier (1)	UNICREDIT BANK AUSTRIA AG AT0000541719	UNICREDIT BANK AUSTRIA AG AT0000541669		
	Unique identifier (1)	A10000541719	A10000541669		
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law	Whole Instrument - Austrian Law		
	Regulatory treatment				
	Transitional CRR rules	Tier 2	Tier 2		
	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		
	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		
	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	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		
200	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		
	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		
	sert 'N/A' if the question is not applicable		1		

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





Mair	n 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
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	20	30
	Nominal amount of instrument: original amount of currency of issuance (in million)	20	30
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	20	30
9a	Issue price	99.85	99.80
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	24.01.2001	25.01.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	24.01.2031	25.01.2031
14	Issuer call subject to prior Supervisory approval	NO NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrue 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 NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
Lou	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	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 sert '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"





	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)	XS0123117292	XS0134061893	
3	Governing laws of the instrument (2)	Instrument - English Law	Instrument - English Law	
3		Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law	
	Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated	
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR	
8	Amount recognised in regulatory capital (€/mln) (3)	46	55	
	Nominal amount of instrument: original amount of currency of issuance (in million)	46	55	
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR	
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	46	55	
9a	Issue price	99.28	100.00	
9b	Redemption price	100.00	100.00	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	
11	Original date of issuance	25.01.2001	20.08.2001	
	Perpetual or dated	Dated	Dated	
	Original maturity date	25.01.2031	20.08.2033	
14	Issuer call subject to prior Supervisory approval	NO	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	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	
200	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 NO	
50				
	If yes, specify non-compliant features	-	÷	

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





Main	Disclosure as of 30 June 2019 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
	Onlique loentiner (1)	Instrument - English Law	Instrument - English Law
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
	Regulatory treatment	Socionated provisions Prostrian Eaw	Socionates provisions Mostrian Eaw
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	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
200	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) In:	sert '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"





	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)	XS0138428684	XS0139264682		
3	Governing laws of the instrument (2)	Instrument - English Law	Instrument - English Law		
3	Governing taws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law		
	Regulatory treatment				
4	Transitional CRR rules	Tier 2	Tier 2		
5	Post-transitional CRR rules	Tier 2	Tier 2		
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated		
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR		
8	Amount recognised in regulatory capital (€/mln) (3)	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		
	Original date of issuance	05.11.2001	05.12.2001		
	Perpetual or dated	Dated	Dated		
	Original maturity date	31.12.2031	05.12.2031		
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 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 NO		
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory		
Lou	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		
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	-	-		
	Write-down features	NO	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 NO		
	If yes, specify non-compliant features	-	-		
(A) Ins	sert '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"





Maiı	n 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	Instrument - English Law
3	Governing taws of the instroment (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	94	25
	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 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
Lou	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
	If write-down, write down triggers	-	-
31		1	
31 32	If write-down, full or partial	-	
	If write-down, full or partial If write-down, permanent or temporary	N/A	N/A
32		N/A -	N/A -
32 33	If write-down, permanent or temporary	N/A - subordinated instruments *	N/A - subordinated instruments *
32 33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	-	-
32 33 34 35	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	-	subordinated instruments *

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





Mai	n 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
_	1	Instrument - English Law	Instrument - English Law
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	50	23
	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
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accruinterest
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	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
2Ua	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
	If convertible, conversion trigger(s)	-	_
24			
	If convertible, fully or partially	-	-
25	If convertible, fully or partially If convertible, conversion rate	-	-
25 26	If convertible, conversion rate		
25 26 27	If convertible, conversion rate If convertible, mandatory or optional conversion		
25 26 27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into		
25 26 27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion		NO
25 26 27 28 29 30	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	NO
25 26 27 28 29 30	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issur of instrument it converts into Write-down features If write-down, write down triggers		NO
25 26 27 28 29 30 31 32	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	-	
26 27 28 29 30 31 32 33	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		
25 26 27 28 29 30 31 32 33 34	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 -	- - N/A
25 26 27 28 29 30 31 32 33 34 35	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	-	
25 26 27 28 29 30 31 32 33 34	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 - subordinated instruments *	- - N/A

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





<u>Mair</u>	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	17	18
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0140838474	XS0141069442
3	Course of the instrument (2)	Instrument - English Law	Instrument - English Law
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	125	50
	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 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
Lou	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion		
20b	rolly discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
£00	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 NO
	Fully discretionary, partially discretionary or mandatory - in terms of amount	,	*
21	Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	NO	NO
21 22 23 24	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 Non Cumulative	NO Non Cumulative
21 22 23 24 25	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 Non Cumulative	NO Non Cumulative
21 22 23 24	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 Non Cumulative	NO Non Cumulative
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	NO Non Cumulative	NO Non Cumulative
21 22 23 24 25 26	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	NO Non Cumulative	NO Non Cumulative
21 22 23 24 25 26 27	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	NO Non Cumulative	NO Non Cumulative
21 22 23 24 25 26 27 28 29	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	NO Non Cumulative	NO Non Cumulative
21 22 23 24 25 26 27 28 29 30 31	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	NO Non Cumulative Non Convertible	NO Non Cumulative Non Convertible
21 22 23 24 25 26 27 28 29 30 31 32	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	NO Non Cumulative Non Convertible NO NO NO	NO Non Cumulative Non Convertible
21 22 23 24 25 26 27 28 29 30 31	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, full or partial If write-down, permanent or temporary	NO Non Cumulative Non Convertible	NO Non Cumulative Non Convertible
21 22 23 24 25 26 27 28 29 30 31 32	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)	NO Non Cumulative Non Convertible NO NO NO	NO Non Cumulative Non Convertible NO - NO - NO - N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	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	NO Non Cumulative Non Convertible NO NO NO	NO Non Cumulative Non Convertible
21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	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, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation Non-compliant transitioned features	NO Non Cumulative Non Convertible NO NO NO - N/A	NO Non Cumulative Non Convertible NO - NO N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	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	NO Non Cumulative Non Convertible NO NO subordinated instruments *	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"





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		
	Transitional CRR rules	Tier 2	Tier 2
	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
	Instrument type	Bond - Art. 62 CRR	Notes - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	19	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
	Redemption price	100.00	100.00
	Accounting classification	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	30.11.2001	14.02.1996
12	Perpetual or dated	Dated	Dated
	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	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
200	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)	-	-
	Position in subordination hierarchy in liquidation	subordinated instruments *	subordinated instruments *
	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"





of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group fier (1) ws of the instrument (2) reatment ERR rules lo; consolidated; solo & consolidated rpe gnised in regulatory capital (€/mln) (3) rount of instrument: original amount of currency of issuance (in million) rount of instrument: conversion of original amount in Euro (€ mln) price assification of issuance dated dated date sall dates and redemption amount all dates, if applicable idends	UNICREDIT BANK AUSTRIA AG LO_A111_01_0004 Whole Instrument - Austrian Law Tier 2 Tier 2 Solo & Consolidated Loan - Art. 62 CRR 24 28 USD 21 100.00 Liability - amortised cost 25.12.2006 Dated 15.12.2046 NO -	UNICREDIT BANK AUSTRIA AG LO_A111_O1_0005 Whole Instrument - Austrian Law Tier 2 Solo & Consolidated Loan - Art. 62 CRR 12 25 EUR 25 100.00 100.00 Liability – amortised cost 19.10.2001 Dated 19.10.2021 NO -
ws of the instrument (2) reatment IRR rules Ic; consolidated; solo & consolidated pe gainsed in regulatory capital (€/mln) (3) sunt of instrument: original amount of currency of issuance (in million) sunt of instrument: original amount - currency of issuance sunt of instrument: conversion of original amount in Euro (€ mln) price assification of issuance dated urity date oject to prior Supervisory approval date all dates and redemption amount all dates, if applicable	LO_A111_01_0004 Whole Instrument - Austrian Law Tier 2 Tier 2 Solo & Consolidated Loan - Art. 62 CRR 24 28 USD 21 100.00 100.00 Liability – amortised cost 25.12.2006 Dated 15.12.2046	LO_A111_01_0005 Whole Instrument - Austrian Law Tier 2 Tier 2 Solo & Consolidated Loan - Art. 62 CRR 12 25 EUR 25 100.00 100.00 Liability – amortised cost 19.10.2001 Dated 19.10.2021
ws of the instrument (2) reatment IRR rules Ic; consolidated; solo & consolidated pe gainsed in regulatory capital (€/mln) (3) sunt of instrument: original amount of currency of issuance (in million) sunt of instrument: original amount - currency of issuance sunt of instrument: conversion of original amount in Euro (€ mln) price assification of issuance dated urity date oject to prior Supervisory approval date all dates and redemption amount all dates, if applicable	Whole Instrument - Austrian Law Tier 2 Tier 2 Soto & Consolidated Loan - Art. 62 CRR 24 28 USD 21 100.00 100.00 Liability – amortised cost 25.12.2006 Dated 15.12.2046	Whole Instrument - Austrian Law Tier 2 Tier 2 Solo & Consolidated Loan - Art. 62 CRR 12 25 EUR 25 100.00 100.00 Liability – amortised cost 19.10.2001 Dated 19.10.2021
reatment CRR rules nal CRR rules lo; consolidated; solo & consolidated pp gnised in regulatory capital (€/mln) (3) bunt of instrument: original amount of currency of issuance (in million) bunt of instrument: original amount - currency of issuance bunt of instrument: conversion of original amount in Euro (€ mln) crice assification of issuance dated brity date bject to prior Supervisory approval date all dates and redemption amount all dates, if applicable	Tier 2 Tier 2 Solo & Consolidated Loan - Art. 62 CRR 24 28 USD 21 100.00 100.00 Liability – amortised cost 25.12.2006 Dated 15.12.2046	Tier 2 Tier 2 Solo & Consolidated Loan - Art. 62 CRR 12 25 EUR 25 100.00 100.00 Liability – amortised cost 19.10.2001 Dated 19.10.2021
RR rules nal CRR rules lo; consolidated; solo & consolidated pe gnised in regulatory capital (€/mln) (3) nunt of instrument: original amount of currency of issuance (in million) nunt of instrument: original amount - currency of issuance nunt of instrument: conversion of original amount in Euro (€ mln) price assification of issuance dated urity date oject to prior Supervisory approval date still dates and redemption amount all dates, if applicable	Tier 2 Solo & Consolidated Loan - Art. 62 CRR 24 28 USD 21 100.00 100.00 Liability – amortised cost 25.12.2006 Dated 15.12.2046	Tier 2 Solo & Consolidated Loan - Art. 62 CRR 12 25 EUR 25 100.00 100.00 10.000 Liability – amortised cost 19.10.2001 Dated 19.10.2021
nal CRR rules lo; consolidated; solo & consolidated pe ganised in regulatory capital (€/mln) (3) unit of instrument: original amount of currency of issuance (in million) unit of instrument: original amount - currency of issuance unit of instrument: conversion of original amount in Euro (€ mln) price assification of issuance dated urity date oject to prior Supervisory approval date all dates and redemption amount all dates, if applicable	Tier 2 Solo & Consolidated Loan - Art. 62 CRR 24 28 USD 21 100.00 100.00 Liability – amortised cost 25.12.2006 Dated 15.12.2046	Tier 2 Solo & Consolidated Loan - Art. 62 CRR 12 25 EUR 25 100.00 100.00 10.000 Liability – amortised cost 19.10.2001 Dated 19.10.2021
lo; consolidated; solo & consolidated pe gnised in regulatory capital (€/mln) (3) punt of instrument: original amount of currency of issuance (in million) punt of instrument: original amount - currency of issuance punt of instrument: conversion of original amount in Euro (€ mln) price assification orice assification of issuance dated prity date oject to prior Supervisory approval date all dates and redemption amount all dates, if applicable	Solo & Consolidated Loan - Art. 62 CRR 24 28 USD 21 100.00 100.00 Liability – amortised cost 25.12.2006 Dated 15.12.2046	Solo & Consolidated Loan - Art. 62 CRR 12 25 EUR 25 100.00 100.00 Liability – amortised cost 19.10.2001 Dated 19.10.2021
pe gnised in regulatory capital (€/mln) (3) uunt of instrument: original amount of currency of issuance (in million) uunt of instrument: original amount - currency of issuance uunt of instrument: conversion of original amount in Euro (€ mln) orice assification of issuance dated urity date oject to prior Supervisory approval date all dates and redemption amount all dates, if applicable	Loan - Art. 62 CRR 24 28 USD 21 100.00 100.00 Liability – amortised cost 25.12,2006 Dated 15.12,2046	Loan - Art. 62 CRR 12 25 EUR 25 100.00 100.00 Liability – amortised cost 19.10.2001 Dated 19.10.2021
nised in regulatory capital (€/mln) (3) ount of instrument: original amount of currency of issuance (in million) ount of instrument: original amount - currency of issuance ount of instrument: conversion of original amount in Euro (€ mln) orice assification of issuance dated ority date oject to prior Supervisory approval date all dates and redemption amount all dates, if applicable	24 28 USD 21 100.00 100.00 Liability – amortised cost 25.12.2006 Dated 15.12.2046	12 25 EUR 25 100.00 100.00 Liability – amortised cost 19.10.2001 Dated 19.10.2021
unit of instrument: original amount of currency of issuance (in million) unit of instrument: original amount - currency of issuance unit of instrument: conversion of original amount in Euro (€ mln) price assification of issuance dated urity date oject to prior Supervisory approval date all dates and redemption amount all dates, if applicable	28 USD 21 100.00 100.00 Liability – amortised cost 25.12.2006 Dated 15.12.2046	25 EUR 25 100.00 100.00 101.00 101.00 102.001 Dated 19.10.2021
unt of instrument: original amount - currency of issuance unt of instrument: conversion of original amount in Euro (€ mln) price assification of issuance dated urity date oject to prior Supervisory approval date all dates and redemption amount all dates, if applicable	USD 21 100.00 100.00 Liability – amortised cost 25.12.2006 Dated 15.12.2046	EUR 25 100.00 100.00 Liability – amortised cost 19.10.2001 Dated 19.10.2021
ount of instrument: conversion of original amount in Euro (€ mln) price assification of issuance dated urity date oject to prior Supervisory approval date all dates and redemption amount all dates, if applicable	21 100.00 100.00 Liability – amortised cost 25.12.2006 Dated 15.12.2046	25 100.00 100.00 Liability – amortised cost 19.10.2001 Dated 19.10.2021
orice assification of issuance Jated Jority date Oject to prior Supervisory approval date all dates and redemption amount all dates, if applicable	100.00 100.00 Libility – amortised cost 25.12.2006 Dated 15.12.2046	100.00 100.00 Liability – amortised cost 19.10.2001 Dated 19.10.2021
assification of issuance dated virty date oject to prior Supervisory approval date all dates and redemption amount all dates, if applicable	100.00 Liability – amortised cost 25.12.2006 Dated 15.12.2046	100.00 Liability – amortised cost 19.10.2001 Dated 19.10.2021
assification of issuance dated virty date oject to prior Supervisory approval date all dates and redemption amount all dates, if applicable	Liability – amortised cost 25.12.2006 Dated 15.12.2046	Liability – amortised cost 19.10.2001 Dated 19.10.2021
of issuance dated vrity date ject to prior Supervisory approval date all dates and redemption amount all dates, if applicable	25.12.2006 Dated 15.12.2046	19.10.2001 Dated 19.10.2021
dated urity date oject to prior Supervisory approval date all dates and redemption amount all dates, if applicable	Dated 15.12.2046	Dated 19.10.2021
urity date oject to prior Supervisory approval date all dates and redemption amount all dates, if applicable	15.12.2046	19.10.2021
oject to prior Supervisory approval date all dates and redemption amount all dates, if applicable		
date sll dates and redemption amount all dates, if applicable	NO	NO - -
all dates and redemption amount all dates, if applicable	-	-
all dates, if applicable	-	-
	-	
		-
10enos		
ing dividend/coupon	Fixed	Fixed
and any related index	USD 130.000 per month/ 5.673% p.a.	6,01% p.a.
a dividend stopper	NO	NO
onary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
onary, partially discretionary or mandatory - in terms of timing - reasons for discretion		-
pnary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
step up or other incentive to redeem	NO	NO
ve or cumulative	Non Cumulative	Non Cumulative
r non-convertible	Non Convertible	Non Convertible
conversion trigger(s)	-	-
fully or partially	-	-
. conversion rate	-	-
mandatory or optional conversion	-	-
specify instrument type convertible into	i -	-
	i -	-
eatures	NO	NO
	-	-
	-	-
	N/A	N/A
	-	-
	subordinated instruments *	subordinated instruments *
		NO
	-	-
nt or	dividend stopper nary, partially discretionary or mandatory - in terms of timing nary, partially discretionary or mandatory - in terms of timing - reasons for discretion nary, partially discretionary or mandatory - in terms of amount ep up or other incentive to redeem e or cumulative non-convertible conversion trigger(s) fully or partially conversion rate mandatory or optional conversion specify instrument type convertible into specify instrument type convertible into specify issuer of instrument it converts into atures write down triggers full or partial permanent or temporary rrite-down, description of write-up mechanism (4) oordination hierarchy in liquidation t transitioned features	dividend stopper nary, partially discretionary or mandatory - in terms of timing nary, partially discretionary or mandatory - in terms of timing - reasons for discretion nary, partially discretionary or mandatory - in terms of amount por other incentive to redeem or cumulative non-convertible Non Cumulative non-convertible Non Convertible Conversion trigger(s) Conversion rate mandatory or optional conversion specify instrument type convertible into specify issuer of instrument it converts into attures No write down triggers If ull or partial permanent or temporary It undersome the convertion of the convertible of the convertible of the c

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





	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		
	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		
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory		
204	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 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		
	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		
	If yes, specify non-compliant features	-	CRR2 no contractual waiver clause		
(A) In	sert '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