

Mair	ain 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	8	
	Nominal amount of instrument: original amount of currency of issuance (in million)	1,681	10,000	
9	Nominal amount of instrument: original amount - currency of issuance	EUR	JPY	
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	1,681	72	
9a	Issue price	N/A	100.00	
9b	Redemption price	N/A	100.00	
10	Accounting classification	Shareholders' equity	Liability – amortised cost	
11	Original date of issuance	N/A	12.03.1996	
12	Perpetual or dated	Perpetual	Dated	
13	Original maturity date	No maturity	12.03.2021	
14	Issuer call subject to prior Supervisory approval	NO	NO	
	Optional call date	-	-	
15	Contingent call dates and redemption amount	-	Tax event: at principal amount + accrued interest	
16	Subsequent call dates, if applicable	-	-	
	Coupons/dividends			
17	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	
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-	
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	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	
	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



Maiı	nin 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)	1	0	
	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	
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-	
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory	
21	Existence of step up or other incentive to redeem	NO	NO	
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative	
23	Convertible or non-convertible	Non Convertible	Non Convertible	
24	If convertible, conversion trigger(s)	-	-	
25	If convertible, fully or partially	-	-	
26	If convertible, conversion rate	_	-	
27	If convertible, mandatory or optional conversion	-	-	
28	If convertible, specify instrument type convertible into	_	-	
29	If convertible, specify 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	
	In yes, specify non-compilant reactives sert'N/A' if the question is not applicable	CANZ NO CONTRACTUAL WAIVER CLAUSE	CAINZ NO CONTRACTUAL WAIVER CLAUSE	
(C) II				

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



1 Issuer UNICREDIT BANK AUSTRIA AG UNICREDIT BANK AUSTRIA AG 2 Unique identifier (1) XS0122710188 XS0123313636	6
2 Unique identifier (1) XS0122710188 XS0123313636	G
3 Governing laws of the instrument (2) Instrument - English Law Sub-participation Austria Law Su	atalan Laur
Subordinated provisions - Austrian Law Subordinated provisions - Austrian Law	strian 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	
13 Original maturity date 24.01.2031 25.01.2031	
14 Issuer call subject to prior Supervisory approval NO NO	
Optional call date	
Contingent call dates and redemption amount Tax event: on any interest payment date at principal amount + accrued interest accrued interest accrued interest	yment date at principal amount +
16 Subsequent call dates, if applicable	
Coupons/dividends	
17 Fixed or floating dividend/coupon Floating Floating	
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% payak	le semi-annually
	le semi-annually
18 Coupon rate and any related index Euribor 3M + 0,39% p.a. Euribor 6M + 0,3925% payak 19 Existence of a dividend stopper NO NO Euribor 1M discretionary partially discretionary or modelatory in terms of timing Mandatory	le semi-annually
18 Coupon rate and any related index Euribor 3M + 0,39% p.a. Euribor 6M + 0,3925% payable 19 Existence of a dividend stopper NO NO	le semi-annually
18 Coupon rate and any related index Euribor 3M + 0,39% p.a. Euribor 6M + 0,3925% payable 19 Existence of a dividend stopper NO NO 20a Fully discretionary, partially discretionary or mandatory - in terms of timing Mandatory	le semi-annually
18 Coupon rate and any related index Euribor 3M + 0,39% p.a. Euribor 6M + 0,3925% payable 19 Existence of a dividend stopper NO NO 20a Fully discretionary, partially discretionary or mandatory - in terms of timing Mandatory Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	le semi-annually
18 Coupon rate and any related index Euribor 3M + 0,39% p.a. Euribor 6M + 0,3925% payab 19 Existence of a dividend stopper Pully discretionary, partially discretionary or mandatory - in terms of timing 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 Mandatory	le semi-annually
18 Coupon rate and any related index Euribor 3M + 0,39% p.a. Euribor 3M + 0,39% p.a. Euribor 6M + 0,3925% payable NO NO Pully discretionary, partially discretionary or mandatory - in terms of timing	le semi-annually
18 Coupon rate and any related index Euribor 3M + 0,39% p.a. Euribor 3M + 0,39% p.a. Euribor 6M + 0,3925% payable NO NO Pully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	le semi-annually
18 Coupon rate and any related index Euribor 3M + 0,39% p.a. Euribor 3M + 0,39% p.a. Euribor 6M + 0,3925% payable Pully discretionary, partially discretionary or mandatory - in terms of timing Mandatory Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	le semi-annually
Euribor 3M + 0,39% p.a. Euribor 3M + 0,39% p.a. Euribor 6M + 0,3925% payable for 6M + 0,3925%	le semi-annually
18 Coupon rate and any related index Euribor 3M + 0,39% p.a. Euribor 6M + 0,3925% payab 19 Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion - 20b Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem NO NO NO NO NO NO NO NO NO N	le semi-annually
Euribor 3M + 0,39% p.a. Euribor 3M + 0,39% p.a. Euribor 6M + 0,3925% payab Euribor 6M + 0,3925% payab Euribor 6M + 0,3925% payab Pully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Mandatory Mandatory Mandatory No Convertible or non-convertible Fully or productive or cumulative or cumulative or cumulative Non Cumulative Non Convertible Fully discretionary, partially	le semi-annually
Euribor 3M + 0,39% p.a. Euribor 3M + 0,39% p.a. Euribor 6M + 0,3925% payable for the following statement of dividend stopper NO NO Pully discretionary, partially discretionary or mandatory - in terms of timing mandatory Fully discretionary, partially discretionary or mandatory - in terms of timing mandatory Fully discretionary, partially discretionary or mandatory - in terms of timing mandatory Fully discretionary, partially discretionary or mandatory - in terms of discretion NO NO NO NO NO NO NO NO NO N	le semi-annually
Euribor 3M + 0,39% p.a. Euribor 3M + 0,39% p.a. Euribor 6M + 0,3925% payab Euribor 6M + 0,3925% payab Euribor 6M + 0,3925% payab Pully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Mandatory Mandatory Mandatory No Convertible or non-convertible Fully or productive or cumulative or cumulative or cumulative Non Cumulative Non Convertible Fully discretionary, partially	le semi-annually
Euribor 3M + 0,39% p.a. Euribor 3M + 0,39% p.a. Euribor 6M + 0,3925% payable Fully discretionary, partially discretionary or mandatory - in terms of timing	le semi-annually
Euribor 3M + 0,39% p.a. Euribor 6M + 0,3925% payable	le semi-annually
Euribor 3M + 0,39% p.a. Euribor 3M + 0,39% p.a. Euribor 6M + 0,3925% payat Descriptionary, partially discretionary or mandatory - in terms of timing	le semi-annually
Euribor 3M + 0,39% p.a. Euribor 3M + 0,39% p.a. Euribor 6M + 0,3925% payat Description of a dividend stopper NO NO NO Randatory Fully discretionary, partially discretionary or mandatory - in terms of timing mandatory Fully discretionary, partially discretionary or mandatory - in terms of timing mandatory Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Mandatory Mandatory Mandatory Mandatory Mon Convertible or non-convertible Non Cumulative Convertible or non-convertible Non Convertible or non-convertible Non Convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into With-down features NO Write-down, write down triggers	le semi-annually
Euribor 6M + 0,3925% payat Euribor 3M + 0,399% p.a. Euribor 6M + 0,3925% payat Descriptionary, partially discretionary or mandatory - in terms of timing fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Mandatory Mandatory Mandatory Mon Comulative No Conventible or non-convertible If convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, pacify instrument type convertible into If convertible, specify instrument type convertible into Write-down features No Write-down full or partial If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary N/A N/A	le semi-annually
Euribor 3M + 0,39% p.a. Euribor 6M + 0,3925% payat NO NO NO Polly discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	le semi-annually
Coupon rate and any related index Existence of a dividend stopper NO NO NO NO NO NO NO NO NO N	le semi-annually

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

Mai	nin 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	
		Instrument - English Law	Instrument - English Law	
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law	
		Subordinated provisions - Adstrian 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	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	25.01.2031	20.08.2033	
14	Issuer call subject to prior Supervisory approval	NO	NO	
	Optional call date	-	-	
15	Contingent call dates and redemption amount	Tax event: at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest	
16	Subsequent call dates, if applicable	-	-	
	Coupons/dividends			
17	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	
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-	
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory	
21	Existence of step up or other incentive to redeem	NO	NO	
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative	
23	Convertible or non-convertible	Non Convertible	Non Convertible	
24	If convertible, conversion trigger(s)	-	-	
25	If convertible, fully or partially	-	-	
26	If convertible, conversion rate	-	-	
27	If convertible, mandatory or optional conversion	-	-	
28	If convertible, specify instrument type convertible into	-	-	
29	If convertible, specify 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	
37	If yes, specify non-compliant features	-	-	
	nsert '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



Maiı	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Grou	ı p 9	10
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0136314415	XS0137905153
		Instrument Fasish Laur	Instrument English Laur
3	Governing laws of the instrument (2)	Instrument - English Law	Instrument - English Law
		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	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			INO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion		
20b			
20b 21	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Mandatory -	Mandatory -
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory - Mandatory	Mandatory - Mandatory
21	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	Mandatory - Mandatory NO	Mandatory - Mandatory NO
21 22	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
21 22 23	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
21 22 23 24	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
21 22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Mandatory - Mandatory NO Non Cumulative Non Convertible	Mandatory - Mandatory NO Non Cumulative Non Convertible
21 22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers	Mandatory - Mandatory NO Non Cumulative Non Convertible	Mandatory - Mandatory 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 timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial	Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO - NO - NO - NO	Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible
21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary	Mandatory - Mandatory NO Non Cumulative Non Convertible	Mandatory - Mandatory NO Non Cumulative Non Convertible
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Mandatory - Mandatory NO Non Cumulative Non Convertible	Mandatory - Mandatory NO Non Cumulative Non Convertible NO - NO - N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, 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	Mandatory - Mandatory NO NO Convertible NO NO NO - subordinated instruments *	Mandatory - Mandatory NO Non Cumulative Non Convertible NO - NO - subordinated instruments *
21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation Non-compliant transitioned features	Mandatory - Mandatory NO Non Cumulative Non Convertible	Mandatory - Mandatory 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 timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, 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	Mandatory - Mandatory NO NO Convertible NO NO NO - subordinated instruments *	Mandatory - Mandatory NO Non Cumulative Non Convertible NO - NO - subordinated instruments *

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



ividi	in Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group 11 12			
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG	
2	Unique identifier (1)	XS0138428684	XS0139264682	
		Instrument - English Law	Instrument - English Law	
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law	
		Substantice provisions Austrian Edw	Subordinated provisions Adstrian Edw	
	Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2	
5	Post-transitional CRR rules	Tier 2	Tier 2	
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated	
7	Instrument type	Bond - Art. 62 CRR	Bond - Art. 62 CRR	
8	Amount recognised in regulatory capital (€/mln) (3)	60	36	
	Nominal amount of instrument: original amount of currency of issuance (in million)	60	40	
9	Nominal amount of instrument: original amount - currency of issuance	EUR	USD	
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	60	45	
9a	Issue price	99.31	100.00	
9b	Redemption price	100.00	100.00	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	
11	Original date of issuance	05.11.2001	05.12.2001	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	31.12.2031	05.12.2031	
14	Issuer call subject to prior Supervisory approval	NO	NO	
	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.	
18 19	Coupon rate and any related index Existence of a dividend stopper	Euribor 3M + 0,50% payable quarterly NO	6,21% p.a.	
19	<u> </u>			
	Existence of a dividend stopper	NO	NO NO	
19	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	NO	NO NO	
19 20a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	NO Mandatory	NO Mandatory -	
19 20a 20b 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	NO Mandatory - Mandatory	NO Mandatory - Mandatory	
19 20a 20b 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	NO Mandatory - Mandatory NO	NO Mandatory - Mandatory NO	
19 20a 20b 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative	
19 20a 20b 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative	
19 20a 20b 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative	
19 20a 20b 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of 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 Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative	
19 20a 20b 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative	
19 20a 20b 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of 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 Mandatory - Mandatory NO Non Cumulative Non Convertible	NO Mandatory - Mandatory NO Non Cumulative Non Convertible	
19 20a 20b 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative	
19 20a 20b 21 22 23 24 25 26 27 28 29	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, 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 Mandatory - Mandatory NO Non Cumulative Non Convertible	NO Mandatory - Mandatory NO Non Cumulative Non Convertible	
19 20a 20b 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of 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 Write-down features	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible	
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of 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 Mandatory - Mandatory NO Non Cumulative Non Convertible	NO Mandatory - Mandatory NO Non Cumulative Non Convertible	
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible	
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible	
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of 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)	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO Non Convertible	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO	
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial 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	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO - subordinated instruments *	

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



	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
		Instrument - English Law	Instrument - English Law
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
		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	15
	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
18	Coupon rate and any related index Existence of a dividend stopper	Euribor 3M + 0,48% payable quarterly NO	Euribor 3M + 0,48% payable quarterly NO
19			
	Existence of a dividend stopper	NO	NO
19	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	NO	NO
19 20a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	NO Mandatory	NO Mandatory
19 20a 20b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	NO Mandatory - Mandatory	NO Mandatory - Mandatory
19 20a 20b 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	NO Mandatory - Mandatory NO	NO Mandatory - Mandatory NO
19 20a 20b 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of 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	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of 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 Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of 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 Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24 25 26 27 28 29	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, 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 Mandatory - Mandatory NO Non Cumulative Non Convertible	NO Mandatory - Mandatory NO Non Cumulative Non Convertible
19 20a 20b 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of 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 Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of 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, amadatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers	NO Mandatory - Mandatory NO Non Cumulative Non Convertible	NO Mandatory - Mandatory NO Non Cumulative Non Convertible
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of 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 Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of 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	NO Mandatory - Mandatory NO Non Cumulative Non Convertible	NO Mandatory - Mandatory NO Non Cumulative Non Convertible
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of 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 Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of 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 Mandatory - Mandatory NO No Cumulative Non Convertible NO	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO Non
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of 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	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO	NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO - subordinated instruments *

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



ividif	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Grou	p 15	16
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0140691865	XS0140608398
		Instrument English Laur	Instrument Facilish Laur
3	Governing laws of the instrument (2)	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
<u> </u>		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	7
l	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
L	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 + 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			NO
	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory
ZUa	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion		
20a 20b			
	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Mandatory -	Mandatory -
20b	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory - Mandatory	Mandatory - Mandatory
20b 21	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	Mandatory - Mandatory NO	Mandatory - Mandatory NO
20b 21 22	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
20b 21 22 23	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
20b 21 22 23 24	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
20b 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
20b 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
20b 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible or non-convertible or convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
20b 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
20b 21 22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory	Mandatory - Mandatory NO Non Cumulative Non Convertible
20b 21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers	Mandatory	Mandatory - Mandatory NO Non Cumulative Non Convertible
20b 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Mandatory	Mandatory - Mandatory NO Non Cumulative Non Convertible
20b 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary	Mandatory	Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible
20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial	Mandatory	Mandatory - Mandatory NO Non Cumulative Non Convertible NO Non Convertible
20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) 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)	Mandatory Mandatory NO Non Cumulative Non Convertible NO	Mandatory - Mandatory NO Non Cumulative Non Convertible NO - NO - N/A
20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Mandatory	Mandatory - Mandatory NO Non Cumulative Non Convertible NO - NO - NO - subordinated instruments *

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



	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group) 17	18
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0140838474	XS0141069442
		Instrument - English Law	Instrument - English Law
3	Governing laws of the instrument (2)	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
		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	30
	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
	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	Frank and the Athen altertal and I accommo		
	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Floating Euribor 6M + 0,52% payable semi-annually	Euribor 6M +0,48% payable semi-annually
18 19	<u> </u>		, and the second
19	Coupon rate and any related index	Euribor 6M + 0,52% payable semi-annually	Euribor 6M +0,48% payable semi-annually
	Coupon rate and any related index Existence of a dividend stopper	Euribor 6M + 0,52% payable semi-annually NO	Euribor 6M +0,48% payable semi-annually NO
19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	Euribor 6M + 0,52% payable semi-annually NO	Euribor 6M +0,48% payable semi-annually NO
19 20a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Euribor 6M + 0,52% payable semi-annually NO Mandatory -	Euribor 6M +0,48% payable semi-annually NO Mandatory -
19 20a 20b 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory
19 20a 20b 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO
19 20a 20b 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO No Non Cumulative
19 20a 20b 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO No Non Cumulative
19 20a 20b 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO No Non Cumulative
19 20a 20b 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO No Non Cumulative
19 20a 20b 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24 25 26 27 28 29	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - -
19 20a 20b 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - -
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - NO - - NO Non Convertible - - - - - - - - - - - - -
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, amadatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, permanent or temporary	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - NO - - NO Non Convertible - - - - - - - - - - - - -
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, amadatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, permanent or temporary	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - NO - - NO Non Convertible - - - - - - - - - - - - -
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO N/A
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, features If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Euribor 6M + 0,52% payable semi-annually NO Mandatory - Mandatory NO Non Cunulative Non Convertible	Euribor 6M +0,48% payable semi-annually NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO - NO - NO - Subordinated instruments *

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

Mair	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	19	20
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	AT0000539481	AT0000246814
	4		
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)	11	0
	Nominal amount of instrument: original amount of currency of issuance (in million)	40	15
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	40	15
9a	Issue price	100.00	100.00
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	30.11.2001	14.02.1996
12	Perpetual or dated	Dated	Dated
13	Original maturity date	29.11.2021	26.02.2021
14	Issuer call subject to prior Supervisory approval	NO	YES
	Optional call date	-	26.02.2016
15	Contingent call dates and redemption amount	-	_
16	Subsequent call dates, if applicable	-	Anytime after call date with notice
	Coupons/dividends		
17	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	-	-
	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		l
. ,	· · · · · · · · · · · · · · · · · · ·		

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



Mair	ain 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)	25	7	
	Nominal amount of instrument: original amount of currency of issuance (in million)	28	25	
9	Nominal amount of instrument: original amount - currency of issuance	USD	EUR	
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	21	25	
9a	Issue price	100.00	100.00	
9b	Redemption price	100.00	100.00	
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	
11	Original date of issuance	25.12.2006	19.10.2001	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	15.12.2046	19.10.2021	
14	Issuer call subject to prior Supervisory approval	NO	NO	
	Optional call date	-	-	
15	Contingent call dates and redemption amount		-	
16	Subsequent call dates, if applicable	-	-	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	USD 130.000 per month/ 5.673% p.a.	6,01% p.a.	
19	Existence of a dividend stopper	NO	NO	
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	Mandatory	Mandatory	
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-	
20b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory	
21	Existence of step up or other incentive to redeem	NO	NO	
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative	
23	Convertible or non-convertible	Non Convertible	Non Convertible	
24	If convertible, conversion trigger(s)	-	-	
25	If convertible, fully or partially	-	-	
26	If convertible, conversion rate	-	-	
27	If convertible, mandatory or optional conversion	-	-	
28	If convertible, specify instrument type convertible into	-	-	
29	If convertible, specify 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			
	sert 'N/A' if the question is not applicable			
	the state of the s	1		

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



<u>/lai</u>	n Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	23	24
1	Issuer	ALPINE CAYMAN ISLANDS LTD.	ALPINE CAYMAN ISLANDS LTD.
2	Unique identifier (1)	DE000A0DD4K8	DE000A0DYW70
3	Governing laws of the instrument (2)	Whole Instrument - Cayman Law, Support Agreement - English Law Subordination Provision - Austrian Law	Whole Instrument - Cayman Law, Support Agreement - English Lav Subordination Provision - Austrian Law
	Regulatory treatment		
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	ineligible	ineligible
6	Eligible at: solo; consolidated; solo & consolidated	Consolidated	Consolidated
7	Instrument type	Preferred Securities - Art. 51 and 484 CRR	Preferred Securities - Art. 51 and 484 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	0	0
	Nominal amount of instrument: original amount of currency of issuance (in million)	250	150
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	250	150
9a	Issue price	100.00	100.00
9b	Redemption price	100.00	100.00
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	28.10.2004	22.02.2005
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity
14	Issuer call subject to prior Supervisory approval	YES	YES
	Optional call date	28.10.2011	22.03.2012
15	Contingent call dates and redemption amount	Regulatory call: 100 + accrued interest, Tax event: at principal amount + accrued interest and unpaid dividends	Regulatory call: 100 + accrued interest, Tax event: at principal am + accrued interest and unpaid dividends
16	Subsequent call dates, if applicable	Semi-annually	Annually
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed to Floating
18	Coupon rate and any related index	1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 28.10.2005. Payable semi-annually	1Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y 0,15% from second year to maturity.
19	Existence of a dividend stopper	NO	NO
_	Fully discretionary, partially discretionary or mandatory - in terms of timing	Partially discretionary	Partially discretionary
:0a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Capital Deficiency, Regulatory prohibition; Dividend pusher	Capital Deficiency, Regulatory prohibition; Dividend pusher
0b	Fully discretionary, partially discretionary or mandatory - in terms of amount	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate		-
27	If convertible, mandatory or optional conversion		_
28	If convertible, specify instrument type convertible into		_
29	If convertible, specify instrument it converts into		_
30	Write-down features	NO	NO
31	If write-down, write down triggers	-	-
32	If write-down, write down triggers		
33	If write-down, tuil or partial If write-down, permanent or temporary	N/A	N/A
33 34		IN/A	IV/A
54	If temporary write-down, description of write-up mechanism (4)	Tion 2	Tion 2
	Position in subordination hierarchy in liquidation	Tier 2	Tier 2
35	Nien annullanktung Wang di England	vec	vec
35 36 37	Non-compliant transitioned features If yes, specify non-compliant features	YES Dividend Pusher, Recapitalization hindering	YES Dividend Pusher, Recapitalization hindering

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

re/ 23, 24: Due to conservative interpretation of Regulation (EU) 2019/876 (CRR II), Art. 494a, starting from 2Q19, instruments according to Art. 52 of Regulation (EU) 575/2013 issued through special purpose entities are no longer included as Additional Tier 1 according to the phase-out conditions of Regulation (EU) 575/2013, Art. 484.

Disclosure as of 30 June 2020

/lair	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	25
1	Issuer	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	LO_A111_01_0006
3	Governing laws of the instrument (2)	Whole Instrument - Austrian Law
	Regulatory treatment	
4	Transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated
7	Instrument type	Loan - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	2
	Nominal amount of instrument: original amount of currency of issuance (in million)	20
9	Nominal amount of instrument: original amount - currency of issuance	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	20
9a	Issue price	100.00
9b	Redemption price	100.00
10	Accounting classification	Liability – amortised cost
11	Original date of issuance	03.12.2001
12	Perpetual or dated	Dated
13	Original maturity date	02.12.2021
14	Issuer call subject to prior Supervisory approval	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
18	Coupon rate and any related index	5,51% p.a.
19	Existence of a dividend stopper	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	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
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
	If write-down, write down triggers	-
31		-
		1
32	If write-down, full or partial	N/A
31 32 33	If write-down, permanent or temporary	N/A
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 *
32 33	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	-

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