

lain Fea	tures of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	1	2
1 Issuer		UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
	Je identifier (1)	AT0000995006	XS0062981500
	rning laws of the instrument (2)	Whole Instrument - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
Regul	latory treatment		
4 Transi	itional CRR rules	Common Equity Tier 1	Tier 2
5 Post-t	transitional CRR rules	Common Equity Tier 1	ineligible
Eligibl	le at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
Instru	iment type	Ordinary shares	Bond - Art. 62 CRR
3 Amou	unt recognised in regulatory capital (€/mln) (3)	1.681	#WERT!
Nomir	nal amount of instrument: original amount of currency of issuance (in million)	1.681	10.000
Nomir	nal amount of instrument: original amount - currency of issuance	EUR	JPY
Nomir	nal amount of instrument: conversion of original amount in Euro (€ mln)	1.681	72
	price	N/A	100,00
	mption price	N/A	100,00
	unting classification	Shareholders' equity	Liability – amortised cost
	nal date of issuance	N/A	12.03.1996
	etual or dated	Perpetual	Dated
	nal maturity date	No maturity	12.03.2021
0	r call subject to prior Supervisory approval	NO	NO
	nal call date	-	-
5	ngent call dates and redemption amount	-	Tax event: at principal amount + accrued interest
6 Subse	equent call dates, if applicable	-	-
Coupo	ons/dividends		
7 Fixed	or floating dividend/coupon	Floating	Fixed
8 Coupo	on rate and any related index	-	6,3% p.a.
9 Existe	ence of a dividend stopper	NO	NO
Fully o	discretionary, partially discretionary or mandatory - in terms of timing	Fully discretionary	Mandatory
a Fully c	discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
	discretionary, partially discretionary or mandatory - in terms of amount	Fully discretionary	Mandatory
Existe	ence of step up or other incentive to redeem	-	NO
Noncu	umulative or cumulative	-	Non Cumulative
	ertible or non-convertible	-	Non Convertible
	vertible, conversion trigger(s)	-	-
	vertible, fully or partially	-	-
	vertible, conversion rate	-	-
	vertible, mandatory or optional conversion	-	-
	vertible, specify instrument type convertible into	-	-
	vertible, specify issuer of instrument it converts into	-	-
	-down features	NO	NO
	te-down, write down triggers	-	-
	te-down, full or partial	-	-
	te-down, remanent or temporary	N/A	N/A
	aporary write-down, description of write-up mechanism (4)	-	-
	ion in subordination hierarchy in liquidation	Additional Tier 1	subordinated instruments *
	compliant transitioned features	NO	NO
	, specify non-compliant features		CRR2 no contractual waiver clause
1 7	if the question is not applicable		enne no contractual waiver clause

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the



Mair	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)	XS0122710188	XS0123313636
		lasta associa Problem	had a second a Problem in
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	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	20	30
	Nominal amount of instrument: original amount of currency of issuance (in million)	20	30
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	20	30
9a	Issue price	99,85	99,80
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	24.01.2001	25.01.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	24.01.2031	25.01.2031
14	Issuer call subject to prior Supervisory approval	NO	NO
15	Optional call date	-	-
	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	Euribor 3M + 0,39% p.a.	Euribor 6M + 0,3925% payable semi-annually
19			
	Existence of a dividend stopper	NO	NO
20a	Fully discretionary, partially discretionary or mandatory - in terms of timing	NO Mandatory	NO Mandatory
	Fully discretionary, partially discretionary or mandatory - in terms of timing 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 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 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 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 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	Mandatory - Mandatory NO
20b 21 22 23 24	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)	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 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially Existence of terms of the fully of	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 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	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 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	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 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion 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 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 NO Non Cumulative Non Convertible	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 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 tic converts into Write-down features	Mandatory - Mandatory NO Non Cumulative	Mandatory - Mandatory NO Non Cumulative
20b 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write down triggers	Mandatory - Mandatory NO Non Cumulative Non Convertible	Mandatory Mandatory No Non Cumulative Non Convertible
20b 21 22 23 24 25 26 27 28 29 30 31 32	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, conversion rate 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 No Cumulative Non Convertible NO	Mandatory Mandatory NO Non Cumulative Non Convertible NO NO NO
20b 21 22 23 24 25 26 27 28 29 30 31 31 32 33	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, full or partial 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
20b 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34	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, permanent or temporary If write-down, dull or partial If up or partial of write-up mechanism (4)	Mandatory - Mandatory No No Non Cumulative Non Convertible NO	Mandatory Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO - NO NO NO
20b 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 35	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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument to convert into Write-down, full or partial If write-down, full or partial If write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Mandatory - Mandatory NO No Non Cumulative Non Convertible NO NO NO NO SNO SNO SNO SNO SNO SNO SNO	Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO NO Subordinated instruments *
20b 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 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write down triggers If write-down, ny rite down triggers If write-down, up actuall If uterparay write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation Non-compliant transitioned features	Mandatory - Mandatory No No Non Cumulative Non Convertible NO	Mandatory - Mandatory NO Non Cumulative Non Convertible NO
20b 21 22 23 24 25 26 27 27 28 29 30 31 32 33 34 35 36 37	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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument to convert into Write-down, full or partial If write-down, full or partial If write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	Mandatory - Mandatory NO No Non Cumulative Non Convertible NO NO NO NO SNO SNO SNO SNO SNO SNO SNO	Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO NO Subordinated instruments *

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the



Iviali	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	5	6
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0123117292	XS0134061893
		teste sector de l'Altre	tanta ana ta mantakata
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	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	Euribor 3M + 0,35% payable quarterly	Euribor 3M + 0,52% payable quarterly NO
-			
19 20a	Existence of a dividend stopper	NO	NO
-	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	NO	NO
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 Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	NO Mandatory -	NO Mandatory -
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 NO No Cumulative	NO Mandatory - Mandatory NO No Cumulative
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
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 NO No Cumulative	NO Mandatory - Mandatory NO No Cumulative
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 amount Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially	NO Mandatory - Mandatory NO NO No Cumulative	NO Mandatory - Mandatory NO No Cumulative
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)	NO Mandatory - Mandatory NO NO No Cumulative	NO Mandatory - Mandatory NO No Cumulative
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 amount Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially	NO Mandatory - Mandatory NO NO No Cumulative	NO Mandatory - Mandatory NO No Cumulative
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 amount Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	NO Mandatory - Mandatory NO NO No Cumulative	NO Mandatory - Mandatory NO No Cumulative
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, fully or partially if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion if convertible, specify instrument type convertible into if convertible, specify issuer of instrument it converts into	NO Mandatory - Mandatory NO Non Cumulative Non Convertible -	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - - -
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 amount Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	NO Mandatory - Mandatory NO NO No Cumulative	NO Mandatory - Mandatory NO No Cumulative
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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write down triggers	NO Mandatory - Mandatory NO Non Cumulative Non Convertible -	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -
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, 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 Mandatory - Mandatory No Non Cumulative Non Convertible - - - - - NO NO - - - - - - - - - - - - -
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 amount Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible if convertible, fully or partially if convertible, fully or partially if convertible, conversion rate if convertible, mandatory or optional conversion if convertible, specify instrument type convertible into if convertible, specify instrument it converts into Write-down, full or partial 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 - - - - - - - - - - - - -
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, 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 Mandatory - Mandatory No Non Cumulative Non Convertible - - - - - NO NO - - - - - - - - - - - - -
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 amount Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument to conversion If convertible, specify instrument to convert into Write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	NO Mandatory - Mandatory NO No Cumulative Non Convertible - - - - - - - - - - - - NO - NO - - - - NO - - - - - - - - - - - - - - - subordinated instruments *	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - NO - NO - <tr< td=""></tr<>
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 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 amount 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, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4)	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - NO NO - - - - NO - NO - NO - NO -	NO Mandatory - Mandatory NO NO Non Cumulative Non Convertible - - - - - NO - NO - - NO - - - - - - NO NO - - - - - - - - - - - - -
20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of amount Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument to conversion If convertible, specify instrument to convert into Write-down, write down triggers If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation	NO Mandatory - Mandatory NO No Cumulative Non Convertible - - - - - - - - - - - - NO - NO - - - - NO - - - - - - - - - - - - - - - subordinated instruments *	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - NO - NO - <tr< td=""></tr<>

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the



	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)	XS0136314415	XS0137905153
3	Governing laws of the instrument (2)	Instrument - English Law	Instrument - English Law
		Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
	Regulatory treatment		
	Transitional CRR rules	Tier 2	Tier 2
	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at: solo; consolidated; solo & consolidated	Solo & Consolidated	Solo & Consolidated
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
	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			NO
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	Mandatory -	
20b		Mandatory - Mandatory	
20b 21	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	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
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 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 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 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)	- 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, fully or partially	- 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 ron-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	- 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, 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 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, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	- 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, 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 Monorectible -	Mandatory Mandatory NO Non Cumulative Non Convertible
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Mandatory Monorectible -	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, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down fautures If write-down, write down triggers	Mandatory Monorectible -	Mandatory Mandatory NO Non Cumulative Non Convertible
21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially fi convertible, fully or partially fi convertible, fully or partially fi convertible, mandatory or optional conversion If convertible, specify instrument type convertible into fi convertible, specify issuer of instrument it converts into Write-down, write down triggers If write-down, full or partial	Mandatory Mo NO Non Cumulative Non Convertible - - - - - - - - NO - NO -	Mandatory - Mandatory Non Cumulative Non Convertible NO NO NO NO
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, fully or partially for convertible, fully or partially for convertible, conversion rate for convertible, specify instrument type convertible into ff convertible, specify instrument type convertible into ff convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partial If write-down, permanent or temporary	Mandatory Mo NO Non Cumulative Non Convertible - - - - - - - - NO - NO -	Mandatory - Mandatory Non Cumulative Non Convertible NO NO NO NO
21 22 23 24 25 26 27 28 29 30 31 32 33 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 rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, full or partial If write-down, full or partial If write-down, ull or partial If write-down, description of write-up mechanism (4)	Mandatory Mo NO Non Cumulative Non Convertible - - - - - . No NO - . NO - NO - NO - . . N/A - . .	Mandatory Mandatory NO Non Cumulative Non Convertible NO NO NO NO NO NO NO - NO NO NO NO
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, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, full or partial If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down (4) Position in subordination hierarchy in liguidation	Mandatory NO Non Cumulative Non Convertible -	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



Mair	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	9	10
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique identifier (1)	XS0138428684	XS0139264682
		Jasterman , Fastisk Jasu	lastaurent Fasikitau
3	Governing laws of the instrument (2)	Instrument - English Law	Instrument - English 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)	60	33
	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	Existence of a dividend stopper	NO	6,21% p.a. NO
19	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing		
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 -	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 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	NO Mandatory - Mandatory NO
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 amount Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, on version trigger(s) If convertible, fully or partially	NO Mandatory - Mandatory NO Non Cumulative	NO Mandatory - Mandatory NO NO 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, fully or partially 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 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, 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 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, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion 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 Mandatory NO Non Cumulative Non Convertible	NO Mandatory Mandatory Mandatory Mo 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features	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 amount 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, specify instrument type convertible into If convertible, specify instrument ti converts into Write-down features If write-down, write down triggers	NO Mandatory Mandatory NO Mandatory NO Non Cumulative Non Convertible	NO Mandatory Mandatory Mandatory Mo 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 amount 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, 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, write down triggers If write-down, full or partial	NO Mandatory - Mandatory NO Cumulative Non Cumulative Non Convertible - - - - - - - - - - - - - - - - - - -	NO Mandatory 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, 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, full or partial If write-down, full or partial If write-down, permanent or temporary	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - - - - - - - -	NO Mandatory Mandatory Mandatory Mo No Non Cumulative Non Convertible
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 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, fully or partially If convertible, fully or partially If convertible, fully or partially If convertible, onversion rate If convertible, specify instrument type convertible into If convertible, specify instrument the converts into 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 Non Cumulative Non Convertible - - - - - - - NO NO - - - - - - - - NO NO - - - -	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - - - - - - - -
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 amount 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, specify instrument type convertible into If convertible, specify instrument the convertible into If convertible, specify instrument to convert into Write-down, write down triggers If write-down, full or partial If write-down, full or partial If write-down, description of write-up mechanism (4) Position in subordination hierarchy in liguidation	NO Mandatory - - Mandatory NO Non Cumulative Non Convertible - - - - - - - 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 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of amount Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down, write down triggers If write-down, up or temporary If write-down, up or temporary If temporary write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation Non-compliant transitioned features	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - NO NO - - - - - - - - NO NO - - - -	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - - - - - - - -
19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of amount 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, specify instrument type convertible into If convertible, specify instrument the convertible into If convertible, specify instrument to convert into Write-down, write down triggers If write-down, full or partial If write-down, full or partial If write-down, description of write-up mechanism (4) Position in subordination hierarchy in liguidation	NO Mandatory - - Mandatory NO Non Cumulative Non Convertible - - - - - - - NO - - - - - - NO - - - -	NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - NO - - - - NO - - - - - -

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the



Mair	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)	XS0140394817	XS0140907626
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	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	94	10
	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
17 18		Euribor 3M + 0,48% payable quarterly	Floating Euribor 3M + 0,48% payable quarterly
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper		Euribor 3M + 0,48% payable quarterly NO
18 19	Fixed or floating dividend/coupon Coupon rate and any related index	Euribor 3M + 0,48% payable quarterly	Euribor 3M + 0,48% payable quarterly
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Euribor 3M + 0,48% payable quarterly NO	Euribor 3M + 0,48% payable quarterly NO
18 19 20a 20b	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory
18 19 20a 20b 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO
18 19 20a 20b 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO NO Non Cumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO No No Cumulative
18 19 20a 20b 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO
18 19 20a 20b 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO NO Non Cumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO No No Cumulative
18 19 20a 20b 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO NO Non Cumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO No No Cumulative
18 19 20a 20b 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion rate	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO NO Non Cumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO No No Cumulative
18 19 20a 20b 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO NO Non Cumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO No No Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO NO Non Cumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO No No Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO NO Non Cumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO No No Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down write down triggers	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write down triggers If write-down, full or partial	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO	Euribor 3M + 0,48% payable quarterly NO Mandatory Mandatory Mon Cumulative Non Cumulative Non Convertible NO NO NO NO
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, 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	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, full or partial 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)	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO	Euribor 3M + 0,48% payable quarterly NO Mandatory Mandatory Mandatory NO Non Cumulative Non Convertible NO
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument ti converts into Write-down features If write-down, full or partial 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	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Mon Cumulative Non Convertible Non Convertible NO	Euribor 3M + 0,48% payable quarterly NO Mandatory Mandatory Mandatory NO Non Cumulative Non Convertible Non Convertible Non Convertible Non Convertible Non Convertible
18 19 20a 21 22 23 24 25 26 27 28 30 31 32 33 34 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, wandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If 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 Non-compliant transitioned features	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO	Euribor 3M + 0,48% payable quarterly NO Mandatory Mandatory Mandatory NO Non Cumulative Non Convertible NO
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument ti converts into Write-down features If write-down, full or partial 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	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Mon Cumulative Non Convertible Non Convertible NO	Euribor 3M + 0,48% payable quarterly NO Mandatory Mandatory Mandatory NO Non Cumulative Non Convertible Non Convertible Non Convertible Non Convertible Non Convertible

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the



Mair	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)	XS0140691865	XS0140608398
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	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital (€/mln) (3)	50	0
	Nominal amount of instrument: original amount of currency of issuance (in million)	50	63
9	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	50	63
9a	Issue price	99,84	99,87
9b	Redemption price	100,00	100,00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	27.12.2001	27.12.2001
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27.12.2026	27.12.2021
14	Issuer call subject to prior Supervisory approval	NO	NO
	Optional call date	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable	-	-
	Coupons/dividends		
17	Eoupons/dividends Fixed or floating dividend/coupon	Floating	Fixed
17 18		Floating Euribor 6M + 0,5% payable quarterly	Fixed 5,80% p.a.
	Fixed or floating dividend/coupon		
18 19	Fixed or floating dividend/coupon Coupon rate and any related index	Euribor 6M + 0,5% payable quarterly	5,80% p.a.
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Euribor 6M + 0,5% payable quarterly NO	5,80% p.a. NO
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing 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	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory	5,80% p.a. NO
18 19 20a 20b 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Existence of step up or other incentive to redeem	Euribor 6M + 0,5% payable quarterly NO Mandatory -	5,80% p.a. NO Mandatory -
18 19 20a 20b 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory	5,80% p.a. NO Mandatory - Mandatory
18 19 20a 20b 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Existence of step up or other incentive to redeem	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO	5,80% p.a. NO Mandatory - Mandatory NO
18 19 20a 20b 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative	5,80% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative	5,80% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative	5,80% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative	5,80% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative	5,80% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	5,80% p.a. NO Mandatory - Mandatory No Mandatory NO Non Convertible - - - - - - - - - - - - -
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO NO No Cumulative	5,80% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write down triggers	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	5,80% p.a. NO Mandatory - Mandatory No Mandatory NO Non Convertible - - - - - - - - - - - - -
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, ronversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features If write-down, full or partial	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible NO NO NO NO	5,80% p.a. NO Mandatory - Mandatory No Mon Cumulative Non Convertible - - - - - - NO NO - - - - - - - - - - - - -
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, 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, full or partiall If write-down, full or partial If write-down, permanent or temporary	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Non Cumulative Non Convertible	5,80% p.a. NO Mandatory - Mandatory No Mandatory NO Non Convertible - - - - - - - - - - - - -
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible to Write-down features If write-down, full or partial 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)	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Mon Cumulative Non Convertible NO	5,80% p.a. NO Mandatory - Mandatory NO Mon Cumulative Non Convertible - - - - - - - NO NO NO - - NO NO - - - - - - - - - - - - -
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument triconverts into 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	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Mandatory No Cumulative Non Cumulative Non Convertible NO NO NO NO NN NO NN NO Subordinated instruments *	5,80% p.a. NO Mandatory - Mandatory NO Mon Cumulative Non Convertible - - - - NO NO - NO NO - NO NO - - - - - - - - - - - - -
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, ronversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down features If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary 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	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Mon Cumulative Non Convertible NO	5,80% p.a. NO Mandatory - Mandatory NO Mandatory NO Non Cumulative Non Convertible - - - - - NO NO NO NO - NO - - - NO - N/A - -
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument triconverts into 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	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Mandatory No Cumulative Non Cumulative Non Convertible NO NO NO NO NN NO NN NO Subordinated instruments *	5,80% p.a. NO Mandatory - Mandatory NO Mandatory NO Mandatory NO Non Cumulative Non Convertible - - - - NO - NO - NO - NO - - NA - subordinated instruments *

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the



Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group 15 16 UNICREDIT BANK AUSTRIA AG 1 Issuer JNICREDIT BANK AUSTRIA AG 2 xS0141069442 Unique identifier (1) XS0140838474 Instrument - English Law nstrument - English Law 3 Governing laws of the instrument (2) Subordinated provisions - Austrian Law Subordinated provisions - Austrian Law Regulatory treatment 4 Transitional CRR rules Tier 2 Tier 2 5 Post-transitional CRR rules Tier 2 Tier 2 6 Eligible at: solo; consolidated; solo & consolidated Solo & Consolidated Solo & Consolidated 7 Instrument type Bond - Art. 62 CRR Bond - Art. 62 CRR 8 Amount recognised in regulatory capital (€/mln) (3) 125 20 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 Tax event: on any interest payment date at principal amount + ax event: on any interest payment date at principal amount + Contingent call dates and redemption amount accrued interest accrued interest 16 Subsequent call dates, if applicable Coupons/dividends 17 Fixed or floating dividend/coupon Floating Floating 18 Coupon rate and any related index Euribor 6M + 0,52% payable semi-annually Euribor 6M +0,48% payable semi-annually 19 Existence of a dividend stopper NO NO 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 f write-down, full or partial 33 If write-down, permanent or temporary N/A N/A 34 If temporary write-down, description of write-up mechanism (4) 35 Position in subordination hierarchy in liquidation subordinated instruments * subordinated instruments * 36 Non-compliant transitioned features NO NO 37 If yes, specify non-compliant features (A) Insert 'N/A' if the question is not applicable

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the



Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group 17 1 Issuer 2 Unique UNICREDIT BANK AUSTRIA AG AT0000539481 Unique identifier (1)

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)	7	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
	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)	-	-
	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
	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	-	-
(A) Ins	sert 'N/A' if the question is not applicable		

18

UNICREDIT BANK AUSTRIA AG

AT0000246814

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the



Member of 💋 UniCredit

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)	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)	22	4
	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	Convertible or non-convertible If convertible, conversion trigger(s)	Non Convertible	Non Convertible -
24 25	If convertible, conversion trigger(s)	Non Convertible	Non Convertible - -
		Non Convertible	Non Convertible
25	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Non Convertible	Non Convertible
25 26	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non Convertible - - - - - - - -	Non Convertible - - - - - - - -
25 26 27	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non Convertible - - - - - - - - - - - - - -	Non Convertible - - - - - - - - - - - - - - - - -
25 26 27 28	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Non Convertible - - - - - - - - - - - NO	Non Convertible - - - - - - - - - - - NO
25 26 27 28 29 30	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	- - - - - - -	- - - - - - - - -
25 26 27 28 29 30 31	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers	- - - - - - -	- - - - - - - - -
25 26 27 28 29 30 31 32	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, full or partial	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - NO - - - - - -
25 26 27 28 29 30 31 32 33	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	- - - - - - -	- - - - - - - - -
25 26 27 28 29 30 31 32 33 33	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into 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 - - - - N/A -	- - - - - - - - - NO - - - - N/A -
25 26 27 28 29 30 31 32 33 34 35	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down are down triggers 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 - NO - - N/A - subordinated instruments *	NO N/A - subordinated instruments *
25 26 27 28 29 30 31 32 33 34 35 36	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write down triggers If write-down, perstal If write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation Non-compliant transitioned features	- - - - - - - - NO - - - - N/A -	- - - - - - - - - NO - - - - N/A -
25 26 27 28 29 30 31 32 33 34 35 36 37	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down are down triggers 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 - NO - - N/A - subordinated instruments *	NO N/A - subordinated instruments *

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the



Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group 22 21 1 Issuer BA-CA FINANCE (CAYMAN) LTD. A-CA FINANCE (CAYMAN) (2) LTD. 2 Unique identifier (1) DF000A0DD4K8 DE000A0DYW70 Whole Instrument - Cayman Law, Support Agreement - English Law Whole Instrument - Cayman Law, Support Agreement - English Law 3 Governing laws of the instrument (2) Subordination Provision - Austrian Law Subordination Provision - Austrian Law Regulatory treatment 4 Transitional CRR rules Additional Tier 1 Additional Tier 1 5 Post-transitional CRR rules ineligible neligible 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) 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 50 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 28.10.2011 22.03.2012 Optional call date 15 egulatory call: 100 + accrued interest, Tax event: at principal Regulatory call: 100 + accrued interest, Tax event: at principal Contingent call dates and redemption amount amount + accrued interest and unpaid dividends mount + accrued interest and unpaid dividends 16 Subsequent call dates, if applicable Semi-annually Annually Coupons/dividends Fixed to Floating 17 Fixed or floating dividend/coupon Fixed to Floating Y 7,5% payable in arrear, max between 8,00% and euro CMS 10 y + 1Y 6,00%, max between 8,00% and CMS euro 10y + 0,10% from 18 Coupon rate and any related index 28.10.2005. Payable semi-annually),15% from second year to maturity. 19 Existence of a dividend stopper NO NO Fully discretionary, partially discretionary or mandatory - in terms of timing Partially discretionary Partially discretionary 20a Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Capital Deficiency, Regulatory prohibition; Dividend pusher Capital Deficiency, Regulatory prohibition; Dividend pusher 20b Fully discretionary, partially discretionary or mandatory - in terms of amount Mandatory Mandatory 21 Existence of step up or other incentive to redeem NO NO 22 Noncumulative or cumulative Non Cumulative Non Cumulative 23 Non Convertible 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 If write-down, write down triggers 31 32 f write-down, full or partial 33 If write-down, permanent or temporary N/A N/A 34 If temporary write-down, description of write-up mechanism (4) 35 Position in subordination hierarchy in liquidation Tier 2 Tier 2 36 Non-compliant transitioned features YES YES 37 If yes, specify non-compliant features Dividend Pusher, Recapitalization hindering Dividend Pusher, Recapitalization hindering (A) Insert 'N/A' if the question is not applicable

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the jurisdictions of the Banking Union – Austria" published by SRB re/ 21, 22: 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. Instruments were called with following redemption dates: 22 March 2021 (DE000A0DVW70) and 28 April 2021 (DE000A0DD4K8)



Mair	r Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	23
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)	0
	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	
	coupons, unidenda	
17	Fixed or floating dividend/coupon	Fixed
17 18		Fixed 5,51% p.a.
	Fixed or floating dividend/coupon	
18 19	Fixed or floating dividend/coupon Coupon rate and any related index	5,51% p.a.
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	5,51% p.a. NO
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing	5,51% p.a. NO
18 19 20a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	5,51% p.a. NO Mandatory -
18 19 20a 20b	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	5,51% p.a. NO Mandatory - Mandatory
18 19 20a 20b 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem	5,51% p.a. NO Mandatory - Mandatory NO
18 19 20a 20b 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of 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	5,51% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	5,51% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	5,51% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially	5,51% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate	5,51% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	5,51% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	5,51% p.a. NO Mandatory - Mandatory NO Non Cumulative
18 19 20a 20b 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into	S,51% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features	S,51% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - -
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument ti converts into Write-down features If write-down, write down triggers	S,51% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible -
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, write down triggers If write-down, full or partial	5,51% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible -
18 19 20a 20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write down triggers If write-down, permanent or temporary	5,51% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible -
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, full or partial 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)	S,51% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - - - - - - - - - - - - NO - NO - - - NO -
18 19 20a 21 22 23 24 25 26 27 28 29 30 311 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - 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, up or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument ti converts into 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	S,51% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - subordinated instruments *
18 19 20a 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory - in terms of amount Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down features If write-down, full or partial If write-down, full or partial If write-down, description of write-up mechanism (4) Position in subordination hierarchy in liquidation Non-compliant transitioned features	S,51% p.a. NO Mandatory - Mandatory NO Non Cumulative Non Convertible - subordinated instruments *

* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the