EU CCA: Main features of regulatory own funds instruments and eligible liabilities instruments

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	1	2	3	4
1 Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
² Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	AT0000995006	AT000B044243	XS0122710188	XS0123313636
2a Public or private placement	Private	Private	Private	Private
		Austrian law except for its conflict of law rules as far as such rules	Instrument - English Law	Instrument - English Law
3 Governing law(s) of the instrument	Whole Instrument - Austrian Law	would lead to the application of foreign law	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
3a Contractual recognition of write down and conversion powers of resolution authorities		YES	NO	NO
Regulatory treatment			10	
4 Current treatment taking into account, where applicable, transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Tier 2	Tier 2
		Additional Tier 1	Ineligible	Ineligible
	Common Equity Tier 1			
Eligible at solo / (sub-)consolidated / solo & (sub-)consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated Bond - Art. 62 CRR
7 Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Bond - Art. 51 CRR	Bond - Art. 62 CRR	
8 Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	1.681	600	20	30
 Amount recognised in regulatory capital or engine national contency in minimum, as or most recent reporting date; 				
Nominal amount of instrument: original amount of currency of issuance (in million)	1.681	600	20	30
9 Nominal amount of instrument: original amount - currency of issuance	EUR	EUR	EUR	EUR
	1.681	600	20	30
Nominal amount of instrument: conversion of original amount in Euro (€ million)				
EU-9a Issue price	N/A	100,00	99,85	99,80
EU-9b Redemption price	N/A	100,00	100,00	100,00
10 Accounting classification	Shareholders' equity	Shareholders' equity	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	N/A	10.12.2021	24.01.2001	25.01.2001
12 Perpetual or dated	Perpetual	Perpetual	Dated	Dated
13 Original maturity date	No maturity	No maturity	24.01.2031	25.01.2031
14 Issuer call subject to prior Supervisory approval	NO	NO	NO	NO
Optional call date		10.12.2026		
optionist cdit totte	1			
15 Contingent call dates and redemption amount		Regulatory or Tax event: in whole but not in part, upon not less than 30 and not more than 60 days' prior notice, at any time if there is a change in the regulatory classification of the Notes or if there is a material change in the applicable tax treatment of the Notes	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		"Optional Redemption Date" means (i) each Business Day during the period from and including 10 December 2026 to but excluding the first Reset Date; and ii) the First Reset Date; and (iii) each Interest Payment Date thereafter.	•	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Floating	Fixed reset	Floating	Floating
18 Coupon rate and any related index		for the period from (and including) the First Reset Date to (but excluding) the next Reset Date and thereafter from (and including) each Reset Date to but excluding the next Reset Date (each a "Reset Period") the applicable Reference Rate plus the initial credit spread of 4.90% p.a. The interest after the First Reset Date will be calculated on an annual basis and then converted to a semi-annual rate in accordance with market conventions.	Euribor 3M + 0,39% p.a.	Euribor 6M + 0,3925% payable semi-annually
19 Existence of a dividend stopper	NO	YES	NO	NO
EU-20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion		-		
EU-20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Partially discretionary	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	NO	NO	NO
22 Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23 Convertible or non-convertible	Non-convertible	Convertible	Nonconvertible	Nonconvertible
		Common Equity Tier 1 Capital Ratio" falls below 5.125 per cent (the		
24 If convertible, conversion trigger(s)		"Minimum CET1 Ratio")	-	-
25 If convertible, fully or partially		Fully or Partially		
26 If convertible, conversion rate		pro rata		
 27 If convertible, mandatory or optional conversion 		Mandatory		
If convertible, manuatory of optimal conversion If convertible, specify instrument type convertible into	1.	Common Equity Tier 1	l	
29 If convertible, specify insurinent type convertible into	-	N/A		-
	-		-	-
30 Write-down features	NO	VES	NO	NO
31 If write-down, write-down trigger(s)	-	Common Equity Tier 1 Capital Ratio" falls below 5.125 per cent (the	-	
		"Minimum CET1 Ratio")		
32 If write-down, full or partial	-	Fully or Partially	-	•
33 If write-down, permanent or temporary	N/A	Temporary	N/A	N/A
		After a write-down has been effected, the Current Nominal Amount of each Note, unless previously redeemed or repurchased and cancelled, may be written up in accordance with the following provisions of §	*	•
34 If temporary write-down, description of write-up mechanism		5(9) in each of the financial years of the Issuer subsequent to the occurrence of such write-down until the full Original Nominal Amount has been reached, to the extent that a corresponding annual profit (Jahresüberschuss) is calculated		
- company and complexity of and opticalization		occurrence of such write-down until the full Original Nominal Amount has been reached, to the extent that a corresponding annual profit		
34a Type of subordination (only for eligible liabilities)		occurrence of such write-down until the full Original Nominal Amount has been reached, to the extent that a corresponding annual profit		
34a Type of subordination (only for eligible liabilities) EU-3b Ranking of the instrument in normal insolvency proceedings	·	occurrence of such write-down until the full Original Nominal Amount has been reached, to the extent that a corresponding annual profit (Jahresüberschuss) is calculated	*	*
34a Type of subordination (only for eligible liabilities) EU-34b Ranking of the instrument in normal insolvency proceedings 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		occurrence of such witte down until the full Original Nominal Amount has been reached, to the extent that a corresponding annual profit (Jahresüberschuss) is calculated - - Tier 2	- - subordinated instruments *	* subordinated instruments *
34a Type of subordination (only for eligible liabilities) 6U-34b Ranking of the instrument in normal insolvency proceedings 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features		occurrence of such write-down until the full Original Nominal Amount has been reached, to the extent that a corresponding annual profit (Jahresüberschuss) is calculated	* * subordinated instruments * NO	- - subordinated instruments * NO
34a Type of subordination (only for eligible liabilities) 26-34b Ranking of the instrument in normal insolvency proceedings 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If ves_specify non-compliant features	 Additional Tier 1 NO 	occurrence of such witte down until the full Original Nominal Amount has been reached, to the extent that a corresponding annual profit (Jahresüberschuss) is calculated - - Tier 2		
34a Type of subordination (only for eligible liabilities) EU-34b Ranking of the instrument in normal insolvency proceedings 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If it ves, specify non-compliant features 37 Link to the full term and conditions of the intrument (signposting)		occurrence of such witte down until the full Original Nominal Amount has been reached, to the extent that a corresponding annual profit (Jahresüberschuss) is calculated - - Tier 2		
34a Type of subordination (only for eligible liabilities) E234b Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If verse specify non-compliant features		occurrence of such witte down until the full Original Nominal Amount has been reached, to the extent that a corresponding annual profit (Jahresüberschuss) is calculated - - Tier 2		

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

Disclosure as of 31 December 2021



EU CCA: Main features of regulatory own funds instruments and eligible liabilities instruments

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	5	6	7	8
1 Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2 Unique identifier (eq CUSIP, ISIN or Bloomberg identifier for private placement)	XS0123117292	XS0134061893	XS0136314415	XS0137905153
2a Public or private placement	Private	Private	Private	Private
za Polici di pinate placement				
3 Governing law(s) of the instrument	Instrument - English Law	Instrument - English Law	Instrument - English Law	Instrument - English Law
	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
3a Contractual recognition of write down and conversion powers of resolution authorities	NO	NO	NO	NO
Regulatory treatment				
4 Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Ineligible
6 Eligible at solo / (sub-)consolidated / solo & (sub-)consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated
	Bond - Art. 62 CRR	Bond - Art. 62 CRR	Bond - Art. 62 CRR	Notes - Art. 62 CRR
7 Instrument type (types to be specified by each jurisdiction)	BUILD - AIL OZ LINK	BUIU - AIL DE LRR		
8 Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	46	55	35	12
 Amount recognised in regulatory capital or engine induities (contency in million, as or most recent reporting date) 				
	46	55	35	12
Nominal amount of instrument: original amount of currency of issuance (in million)				
9 Nominal amount of instrument: original amount - currency of issuance	EUR	EUR		EUR
Nominal amount of instrument: conversion of original amount in Euro (€ million)	46	55	35	12
EU-9a Issue price	99,28	100,00	99,32	99,25
EU-9b Redemption price	100.00	100.00	100.00	100.00
	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance	25.01.2001	20.08.2001	01.10.2001	30.10.2001
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	25.01.2031	20.08.2033	31.10.2031	30.10.2031
14 Issuer call subject to prior Supervisory approval	NO	NO	NO	NO
Optional call date				
optional call oate				
15		Tax event: on any interest payment date at principal amount + accrued	Tax event: on any interest payment date at principal amount + accrued	Tax event: on any interest payment date at principal amount + accrued
Contingent call dates and redemption amount	Tax event: at principal amount + accrued interest	interest	interest	interest
		TTRATE AND	In the state	11 Del balt
16 Subsequent call dates, if applicable				
20 Subsequent catt dates, in applicable				
Courses (dividende				
Coupons/dividends				
17 Fixed or floating dividend/coupon	Floating	Floating	Floating	Fixed
Fixed or floating dividend/coupon Coupon rate and any related index	Floating Euribor 3M + 0,35% payable quarterly	Floating Euribor 3M + 0,52% payable quarterly	Floating Euribor 3M + 0,49% payable quarterly	Fixed 5.935% р.а.
18 Coupon rate and any related index	Euribor 3M + 0,35% payable quarterly	Euribor 3M + 0,52% payable quarterly	Euribor 3M + 0,49% payable quarterly	5.935% p.a.
Coupon rate and any related index Evistence of a dividend stopper	Euribor 3M + 0,35% payable quarterly NO	Euribor 3M + 0,52% payable quarterly NO	Euribor 3M + 0,49% payable quarterly NO	5.935% p.a. NO
Coupon rate and any related index Existence of a dividend stopper Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	Euribor 3M + 0,35% payable quarterly	Euribor 3M + 0,52% payable quarterly	Euribor 3M + 0,49% payable quarterly	5,935% p.a.
18 Coupon rate and any related index 19 Existence of a dividend stopper EU-20a Fully discretionary, partially discretionary or mandatory (in terms of timing) EU-20a Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Euribor 3M + 0,35% payable quarterly NO Mandatory -	Euribor 3M + 0,52% payable quarterly NO Mandatory -	Euribor 3M + 0,49% payable quarterly NO Mandatory -	5.935% p.a. NO Mandatory
18 Coupon rate and any related index 19 Existence of a dividend stopper Ev_20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Ev20b Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Ev20b Fully discretionary or mandatory or mandatory or terms of amount)	Euribor 3M + 0,35% payable quarterly NO	Euribor 3M + 0,52% payable quarterly NO	Euribor 3M + 0,49% payable quarterly NO	5.935% p.a. NO
18 Coupon rate and any related index 19 Existence of a dividend stopper Ev_20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Ev20b Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Ev20b Fully discretionary or mandatory or mandatory or terms of amount)	Euribor 3M + 0,35% payable quarterly NO Mandatory -	Euribor 3M + 0,52% payable quarterly NO Mandatory -	Euribor 3M + 0,49% payable quarterly NO Mandatory -	5.935% p.a. NO Mandatory
18 Coupon rate and any related index 19 Existence of a dividend stopper 6u-20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion 6u-20a Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion 6u-20a Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incertibute to redeem	Euribor 3M + 0,35% payable quarterly NO Mandatory – Mandatory NO	Euribor 3M + 0,52% payable quarterly NO Mandatory Andatory NO	Euribor 3M + 0,49% payable quarterly NO Mandatory 	S.935% p.a. NO Mandatory
18 Coupon rate and any related index 19 Existence of a dividend stopper 19 Existence of a dividend stopper 19 Fully discretionary, partially discretionary or mandatory (in terms of timing) 10 Fully discretionary, partially discretionary or mandatory - in terms of timing) 10-20 Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion 12-30 Fully discretionary or mandatory (in terms of amount) 11 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,49% payable quarterly NO Mandatory - Mandatory NO Noncumulative	5,935% p.a. Mandatory - Mandatory NO Noncumulative
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18 Coupon rate and any related index 19 Existence of a dividend stopper 60-00 Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion 60-00 Fully discretionary, partially discretionary or mandatory (in terms of timing) 61-20b Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incertive to redeem 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s)	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,49% payable quarterly NO Mandatory - Mandatory NO Noncumulative	5,935% p.a. Mandatory - Mandatory NO Noncumulative
18 Coupon rate and any related index 19 Existence of a dividend stopper Eu-20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Eu-20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Eu-20a Fully discretionary, partially discretionary or mandatory (in terms of timing) - reasons for discretion Eu-20a Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Noncrunulative or cumulative 23 Convertible, conversion trigger(s) 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,49% payable quarterly NO Mandatory - Mandatory NO Noncumulative	5,935% p.a. Mandatory - Mandatory NO Noncumulative
18 Coupon rate and any related index 19 Existence of a dividend stopper 6L-20a Fully discretionary, partially discretionary or mandatory (in terms of timing) FULV discretionary, partially discretionary or mandatory - in terms of timing) FULV discretionary, partially discretionary or mandatory (in terms of timing) FULV discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incertive to redeem 22 Noncumulative or cumulative 23 Convertible, conversion trigger(s) 24 If convertible, fully or partially 25 If convertible, fully or partially	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,49% payable quarterly NO Mandatory - Mandatory NO Noncumulative	5,935% p.a. Mandatory - Mandatory NO Noncumulative
18 Coupon rate and any related index 19 Existence of a dividend stopper 6u-20 Fully discretionary, partially discretionary or mandatory (in terms of timing) 6u-20 Fully discretionary, partially discretionary or mandatory (in terms of timing) - reasons for discretion 6u-20 Fully discretionary, partially discretionary or mandatory (in terms of timing) - reasons for discretion 6u-20 Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, conversion rate	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,49% payable quarterly NO Mandatory - Mandatory NO Noncumulative	5,935% p.a. Mandatory - Mandatory NO Noncumulative
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18 Coupon rate and any related index 19 Existence of a dividend stopper 6u-2an Fully discretionary, partially discretionary or mandatory (in terms of timing) 6u-2an Fully discretionary, partially discretionary or mandatory - in terms of timing) 6u-2an Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Noncumulative or comulative 23 Convertible, or onn-converbile 24 If convertible, fully or partially 25 If convertible, conversion trigger(s) 25 If convertible, conversion at the conversion 26 If convertible, conversion rate 27 If convertible, specify instrument type conversible into 28 If convertible, specify instrument type conversible into	Euribor 3M + 0,35% payable quarterly NO Mandstory Amondatory NO Mondumulative Nonconnettible	Euribor 3M + 0,52% payable quarterly NO Mandatory No Mandatory NO Noncurrolative Noncorvertible	Euribor 3M + 0,49% payable quarterly NO Mandetory - Mandetory NO Noncomutative Nonconverbite	5,935% p.a. No Mandatory
18 Coupon rate and any related index 19 Existence of a dividend stopper Eu-20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Eu-20a Fully discretionary, partially discretionary or mandatory - in terms of timing) Eu-20a Fully discretionary, partially discretionary or mandatory - in terms of timing) Eu-20a Fully discretionary, partially discretionary or mandatory - in terms of timing) 21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible, conversion tridger(s) 24 If convertible, conversion rate 25 If convertible, conversion rate 26 If convertible, addrator or optical conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument int converts into 29 If convertible, specify issuer of instrument int converts into 29 If convertible, specify issuer of instrument int converts into 29 If convertible, not specify issuer of instrument int converts into 29 If convertible, not specify issuer of instrument int converts into 20	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,49% payable quarterly NO Mandatory - Mandatory NO Noncumulative	5,935% p.a. Mandatory - Mandatory NO Noncumulative
18 Coupon rate and any related index 19 Existence of a dividend stopper 6u-2an Fully discretionary, partially discretionary or mandatory (in terms of timing) 6u-2an Fully discretionary, partially discretionary or mandatory - in terms of timing) 6u-2an Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Noncumulative or comulative 23 Convertible, or onn-converbile 24 If convertible, fully or partially 25 If convertible, conversion trigger(s) 25 If convertible, conversion at the conversion 26 If convertible, conversion rate 27 If convertible, specify instrument type conversible into 28 If convertible, specify instrument type conversible into	Euribor 3M + 0,35% payable quarterly NO Mandstory Amondatory NO Mondumulative Nonconnettible	Euribor 3M + 0,52% payable quarterly NO Mandatory No Mandatory NO Noncurrolative Noncorvertible	Euribor 3M + 0,49% payable quarterly NO Mandetory - Mandetory NO Noncomutative Nonconverbite	5,935% p.a. No Mandatory
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18 Coupon rate and any related index 19 Existence of a dividend stopper 6U-00 Fully discretionary, partially discretionary or mandatory (in terms of timing) 6U-00 Fully discretionary, partially discretionary or mandatory (in terms of timing) 6U-00 Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Evidence of step up or other incentive to redeem 22 Noncumulative or comulative 23 Convertible, or onn-converbile 24 If convertible, conversion trigger(s) 25 If convertible, conversion trigger(s) 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Wite-down frigger(s) 31 If write-down, wite-down trigger(s)	Euribor 3M + 0,35% payable quarterly NO Mandstory - Mandstory NO Noncumulative Nonconvertible NO	Euribor 3M + 0,52% payable quarterly NO Mandatory Mandatory NO Nonconvertible	Euribor 3M + 0,49% payable quarterly NO Mandetary Mandetary Mandetary NO	5,935% p.a. NO Mandatory Mandatory Noncmulative Nonconvertible - - - - - - - - - - - - -
18 Coupon rate and any related index 19 Existence of a dividend stopper 6U-20a Fully discretionary, partially discretionary or mandatory (in terms of timing) FULV discretionary, partially discretionary or mandatory in terms of timing - reasons for discretion EU-20a Fully discretionary, partially discretionary or mandatory (in terms of timing) E0-20b Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible, conversion trigger(s) 24 If convertible, fully or partially 25 If convertible, mandatory or optional conversion 26 If convertible, specify instrument type convertible into 27 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 29 If convertible, specify instrument it converts into 31 If write-down frager(s)	Euribor 3M + 0,35% payable quarterly NO Mandstory Amondatory NO Mondumulative Nonconnettible	Euribor 3M + 0,52% payable quarterly NO Mandatory No Mandatory NO Noncurrolative Noncorvertible	Euribor 3M + 0,49% payable quarterly NO Mandetory - Mandetory NO Noncomutative Nonconverbite	5,935% p.a. No Mandatory
18 Coupon rate and any related index 19 Existence of a dividend stopper 6U-00 Fully discretionary, partially discretionary or mandatory (in terms of timing) 6U-00 Fully discretionary, partially discretionary or mandatory (in terms of timing) 6U-00 Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Evidence of step up or other incentive to redeem 22 Noncumulative or comulative 23 Convertible, or onn-converbile 24 If convertible, conversion trigger(s) 25 If convertible, conversion trigger(s) 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Wite-down frigger(s) 31 If write-down, wite-down trigger(s)	Euribor 3M + 0,35% payable quarterly NO Mandstory - Mandstory NO Noncumulative Nonconvertible NO	Euribor 3M + 0,52% payable quarterly NO Mandatory Mandatory NO Nonconvertible	Euribor 3M + 0,49% payable quarterly NO Mandetary Mandetary Mandetary NO	5,935% p.a. NO Mandatory Mandatory Noncmutative Noncmutative Noncmutative - - - - - - - - - - - - -
18 Coupon rate and any related index 19 Existence of a dividend stopper 6U-00 Fully discretionary, partially discretionary or mandatory (in terms of timing) 6U-00 Fully discretionary, partially discretionary or mandatory (in terms of timing) 6U-00 Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Evidence of step up or other incentive to redeem 22 Noncumulative or comulative 23 Convertible, or onn-converbile 24 If convertible, conversion trigger(s) 25 If convertible, conversion trigger(s) 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Wite-down frigger(s) 31 If write-down, wite-down trigger(s)	Euribor 3M + 0,35% payable quarterly NO Mandstory - Mandstory NO Noncumulative Nonconvertible NO	Euribor 3M + 0,52% payable quarterly NO Mandatory Mandatory NO Nonconvertible	Euribor 3M + 0,49% payable quarterly NO Mandetary Mandetary Mandetary NO	5,935% p.a. NO Mandatory Mandatory Noncmulative Nonconvertible - - - - - - - - - - - - -
18 Coupon rate and any related index 11 Existence of a dividend stopper 12 Existence of a dividend stopper 12 Fully discretionary, partially discretionary or mandatory (in terms of timing) 12 Fully discretionary, partially discretionary or mandatory (in terms of timing) 12 Existence of stop up or other incertive to redeem 12 Existence of stop up or other incertive to redeem 23 Convertible, conversion trigger(s) 24 If convertible, fully partially 25 If convertible, proversion trigger(s) 26 If convertible, group ratified to conversion 27 If convertible, fully or partially 26 If convertible, group ratified to conversion 27 If convertible, fully or partially 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 29 If write-down, full or partial 31 If write-down, full or partial 33 If write-down, permanent or temporary	Euribor 3M + 0,35% payable quarterly NO Mandstory - Mandstory NO Noncumulative Nonconvertible NO	Euribor 3M + 0,52% payable quarterly NO Mandatory Mandatory NO Nonconvertible	Euribor 3M + 0,49% payable quarterly NO Mandetary Mandetary Mandetary NO	5,935% p.a. NO Mandatory Mandatory Noncmulative Nonconvertible - - - - - - - - - - - - -
18 Coupon rate and any related index 19 Existence of a dividend stopper Eu-20a Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing) Eu-20a Fully discretionary, partially discretionary or mandatory - in terms of timing) Eu-20a Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible, conversion trigger(s) 24 If convertible, fully or partially 25 If convertible, fully or partially 26 If convertible, and and or or poincal conversion 27 Jf convertible, specify instrument type convertible into 28 If convertible, specify issuer of instrument it converts into 30 Wite-down features 31 If write-down, trile down trigger(s) 32 If write-down, full or partial 33 If write-down, description of write-up mechanism	Euribor 3M + 0,35% payable quarterly NO Mandstory - Mandstory NO Noncumulative Nonconvertible NO	Euribor 3M + 0,52% payable quarterly NO Mandatory Mandatory NO Nonconvertible	Euribor 3M + 0,49% payable quarterly NO Mandetary Mandetary Mandetary NO	5,935% p.a. NO Mandatory Mandatory Noncmulative Nonconvertible - - - - - - - - - - - - -
18 Coupon rate and any related index 19 Existence of a dividend stopper 60-30 Fully discretionary, partially discretionary or mandatory (in terms of timing) 60-30 Fully discretionary, partially discretionary or mandatory (in terms of timing) 60-30 Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of size up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible, onversion trigger(s) 24 If convertible, conversion trigger(s) 25 If convertible, conversion trigger(s) 26 If convertible, number to pe conversion 27 If convertible, specify instrument type conversible into 29 If convertible, specify instrument type conversion 30 Wite-down relatives 31 If write-down, rule down trigger(s) 32 If write-down, tul or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism	Euribor 3M + 0,35% payable quarterly NO Mandstory - Mandstory NO Noncumulative Nonconvertible NO	Euribor 3M + 0,52% payable quarterly NO Mandatory Mandatory NO Nonconvertible	Euribor 3M + 0,49% payable quarterly NO Mandetary Mandetary Mandetary NO	5,935% p.a. NO Mandatory Mandatory Noncmulative Nonconvertible - - - - - - - - - - - - -
18 Coupon rate and any related index 19 Existence of a dividend stopper Eu-20s Fully discretionary, partially discretionary or mandatory (in terms of timing) Eu-20s Fully discretionary, partially discretionary or mandatory (in terms of timing) Eu-20s Fully discretionary, partially discretionary or mandatory (in terms of timing) - reasons for discretion Eu-20s Fully discretionary, partially discretionary or mandatory (in terms of a mount) 21 Existence of slop up or orbit incertive to redeem 22 Noncumulative or comulative 23 Convertible, conversion trigger(s) 24 If convertible, fully or partially 25 If convertible, conversion rate 27 If convertible, addraver or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Witte-down, full or partiall 31 If write-down, full or partial 33 If write-down, full or partial 34 If temporary write-down, description of write-up mechanism 34a Type of subordination (only for eligible liabilities) 21-34b Rawing of the instrument in normal inso	Euribor 3M + 0,35% payable quarterly NO Mandatory - Monconvertible Nonconvertible NO NO NO NO NO NO	Euribor 3M + 0,52% payable quarterly NO Mandatory Mandatory NO Noncurrulative Noncurrvetible	Euribor 3M + 0,49% payable quarterly NO Mandatory - Mondatory NO Noncurrulative Nonconvertible NO	5,935% p.a. NO Mandatory - - Mandatory NO Noncurvetible - - - - - - - - - - - - -
18 Coupon rate and any related index 19 Existence of a dividend stopper 80.30 Fully discretionary, partially discretionary or mandatory (in terms of timing) 60.40 Fully discretionary, partially discretionary or mandatory (in terms of timing) 80.40 Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of stag up or other incertile to redeem 22 Noncumulative or cumulative 23 Convertible, conversion trigger(s) 24 If convertible, conversion trigger(s) 25 If convertible, conversion rate 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument to convertible into 29 If write-down, full or partial 31 If write-down, full or partial 32 If write-down, nermanent or temporary 34 If temporary write-down, description of write-up mechanism 34 Type of subordination (only for eligible liabilities) 82 Banking of the instrument in n	Euribor 3M + 0,35% payable quarterly NO Mandstory - Mandstory NO Noncumulative Nonconvertible Noncumulative Nonconvertible	Euribor 3M + 0,52% payable quarterly NO Mandatory Mandatory NO Nonconvertible	Euribor 3M + 0,49% payable quarterly NO Mandetary Mandetary Mandetary NO	5,935% p.a. NO Mandatory Mandatory Noncmulative Nonconvertible - - - - - - - - - - - - -
18 Coupon rate and any related index 19 Existence of a dividend stopper 80.30 Fully discretionary, partially discretionary or mandatory (in terms of timing) 60.40 Fully discretionary, partially discretionary or mandatory (in terms of timing) 80.40 Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of stag up or other incertile to redeem 22 Noncumulative or cumulative 23 Convertible, conversion trigger(s) 24 If convertible, conversion trigger(s) 25 If convertible, conversion rate 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument to convertible into 29 If write-down, full or partial 31 If write-down, full or partial 32 If write-down, nermanent or temporary 34 If temporary write-down, description of write-up mechanism 34 Type of subordination (only for eligible liabilities) 84 Type of subordination (only fo	Euribor 3M + 0,35% payable quarterly NO Mandatory - Monconvertible Nonconvertible NO NO NO NO	Euribor 3M + 0,52% payable quarterly NO Mandatory Mandatory NO Noncurrulative Noncurrvetible	Euribor 3M + 0,49% payable quarterly NO Mandatory - Mondatory NO Noncurrulative Nonconvertible NO	5,935% p.a. NO Mandatory - - Mandatory NO Noncurvetible - - - - - - - - - - - - -
18 Coupon rate and any related index 19 Existence of a dividend stopper 6U-20 Fully discretionary, partially discretionary or mandatory (in terms of timing) 6U-20 Fully discretionary, partially discretionary or mandatory (in terms of timing) - reasons for discretion 6U-20 Fully discretionary, partially discretionary or mandatory (in terms of timing) - reasons for discretion 6U-20 Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Noncrulative or cumulative 23 Convertible, non-convertible 24 If convertible, fully or partially 25 If convertible, fully or partially 26 If convertible, anatory or optional conversion 27 If convertible, anatory or aptional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, and atory or aptional convertible into 30 Write-down, write-down trigger(s) 31 If write-down, permanent or temporary 32 If write-down, full or partial 33 If write-down, description of write-up mechanism 34 If temporary write-down, descri	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Nonconvertible No No NO NO NO NO	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO Nonconvertible NO Nonconvertible NO NO Nonconvertible NO NO	Euribor 3M + 0,49% payable quarterly NO Mandatory - Mondatory NO Noncurrulative Nonconvertible No NO NO NO NO	5.935% p.a. NO Mandatory Mandatory Mandatory NO Noncumulative Nonconvertible No - NO - NO NO Subordinated instruments *
18 Coupon rate and any related index 19 Existence of a dividend stopper EU-00 Fully discretionary, partially discretionary or mandatory (in terms of timing) EU-00 Fully discretionary, partially discretionary or mandatory (in terms of timing) EU-00 Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible, conversion trigger(5) 24 If convertible, conversion trigger(5) 25 If convertible, conversion trigger(5) 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument to convertible into 29 If write-down, full or partial 30 Write-down, full or partial 31 If write-down, full or partial 32 If write-down, description of write-up mechanism 34 Themporary write-down, description of write-up mechanism 34 Type of subordination (only for eligible liabilities) 34 Type of	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Nonconvertible No No NO NO NO NO	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO Nonconvertible NO Nonconvertible NO NO Nonconvertible NO NO	Euribor 3M + 0,49% payable quarterly NO Mandatory - Mondatory NO Noncurrulative Nonconvertible No NO NO NO NO	5.935% p.a. NO Mandatory Mandatory Mandatory NO Noncumulative Nonconvertible No - NO - NO NO Subordinated instruments *
18 Coupon rate and any related index 19 Existence of a dividend stopper 6U-20 Fully discretionary, partially discretionary or mandatory (in terms of timing) 6U-20 Fully discretionary, partially discretionary or mandatory (in terms of timing) - reasons for discretion 6U-20 Fully discretionary, partially discretionary or mandatory (in terms of timing) - reasons for discretion 6U-20 Fully discretionary, partially discretionary or mandatory (in terms of amount) 21 Existence of step up or other incentive to redeem 22 Noncrulative or cumulative 23 Convertible, non-convertible 24 If convertible, fully or partially 25 If convertible, fully or partially 26 If convertible, anatory or optional conversion 27 If convertible, anatory or aptional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, and atory or aptional convertible into 30 Write-down, write-down trigger(s) 31 If write-down, permanent or temporary 32 If write-down, full or partial 33 If write-down, description of write-up mechanism 34 If temporary write-down, descri	Euribor 3M + 0,35% payable quarterly NO Mandatory - Mandatory NO Nonconvertible No No NO NO NO NO	Euribor 3M + 0,52% payable quarterly NO Mandatory - Mandatory NO Nonconvertible NO Nonconvertible NO NO Nonconvertible NO NO	Euribor 3M + 0,49% payable quarterly NO Mandatory - Mondatory NO Noncurrulative Nonconvertible No NO NO NO NO	5.935% p.a. NO Mandatory Mandatory Mandatory NO Noncumulative Nonconvertible No - NO - NO NO Subordinated instruments *

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

Disclosure as of 31 December 2021



EU CCA: Main features of regulatory own funds instruments and eligible liabilities instruments

	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	9	10	11	12
1		UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2		XS0138428684	XS0139264682	XS0140394817	XS0140691865
2a	Public or private placement	Private	Private	Private	Private
3	Governing law(s) of the instrument	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
3a	Contractual recognition of write down and conversion powers of resolution authorities	NO	NO	NO	NO
20	Regulatory treatment		NO	NO	
4		Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo / (sub-)consolidated / solo & (sub-)consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Bond - Art. 62 CRR	Bond - Art. 62 CRR	Bond - Art. 62 CRR	Bond - Art. 62 CRR
		60	35	94	50
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)				
	New inclose such of inclusion and an initial and the foregoing of inclusion (in without	60	40	95	50
9	Nominal amount of instrument: original amount of currency of issuance (in million) Nominal amount of instrument: original amount - currency of issuance	EUR	USD	EUR	EUR
9	Nominal amount of instrument: onginal amount < Contency of issuance Nominal amount of instrument: conversion of original amount in Euro (€ million)	60	45	95	50
EU-9a		99,31	100,00	98,76	99,84
EU-9a EU-9b		100,00	100,00	100,00	100,00
10	Redemption price	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
10	Accounting classification	05.11.2001	05.12.2001	27.12.2001	27.12.2001
11	Original date of issuance	05.11.2001 Dated	05.12.2001 Dated	27.12.2001 Dated	27.12.2001 Dated
12	Perpetual or dated Original maturity date	31.12.2031	05.12.2031	27.12.2031	27.12.2026
13	Uriginal maturity date Issuer call subject to prior Supervisory approval	31.12.2031 NO	N0	NO	N0
7.4					
	Optional call date				
15	Contingent call dates and redemption amount		Tax event: on any interest payment date at principal amount + accrued		
		interest	interest	interest	interest
16	Subsequent call dates, if applicable		*	*	-
	Coupons/dividends				
17		Floating	Fixed	Floating	Floating
	Fixed or floating dividend/couron				
	Fixed or floating dividend/coupon	·		r deturg	i udung
18	Fixed or Hoating dividend/coupon Coupon rate and any related index	Euribor 3M + 0,50% payable quarterly	6,21% p.a.	Euribor 3M + 0,48% payable quarterly	Euribor 6M + 0,5% payable quarterly
	Coupon rate and any related index	Eurlbor 3M + 0,50% payable quarterly	621% p.a.	Euribor 3M + 0,48% payable quarterly	Euribor 6M + 0,5% payable quarterly
18	Coupon rate and any related index	Euribor 3M + 0,50% payable quarterly NO	6,21% p.a. NO	Euribor 3M + 0,48% payable quarterly NO	Euribor 6M + 0.5% payable quarterly NO
19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	Eurlbor 3M + 0,50% payable quarterly	621% p.a.	Euribor 3M + 0,48% payable quarterly	Euribor 6M + 0,5% payable quarterly
19 EU-20a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Euribor 3M + 0,50% payable quarterly NO Mandatory -	6,21% p.a. NO Mandatory	Euribor 3M + 0,48% payable quarterly NO Mandatory	Euribor 6M + 0,5% payable quarterly NO Mandatory
19 EU-20a EU-20b	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partial discretionary or mandatory (in terms of timing - reasons for discretion Fully discretionary, partial discretionary or mandatory (in terms of timing - reasons for discretion Fully discretionary, partial discretionary or mandatory (in terms of timing - reasons for discretion Fully discretionary, partial discretionary or mandatory (in terms of mount)	Euribor 3M + 0,50% payable quarterly NO Mandatory - Mandatory	6,21% p.a. NO Mandatory - Mandatory	Euribor 3M + 0,48% payable quarterly NO Mandatory - - Mandatory	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory
19 EU-20a EU-20b 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of 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 is up up or other incentive to redem	Euribor 3M + 0,50% payable quarterly NO Mandatory Mandatory NO	6,21% p.a. NO Mandatory 	Euribor 3M + 0,48% payable quarterly NO Mandatory 	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO
19 EU-20a EU-20b 21 22	Coupon rate and any related index Existence of a dividend stopper Folly discretionary, partially discretionary or mandatory (in terms of timing) Folly discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Folly discretionary, partially discretionary or mandatory (in terms of timing - reasons for discretion Folly discretivenary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncoundative or coundative	Euribor 3M + 0,50% payable quarterly NO Mandatory Mandatory NO Noncurnulative	6,21% p.a. No Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Noncurrulative	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Noncumulative
19 EU-20a EU-20b 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of 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 is up up or other incentive to redem	Euribor 3M + 0,50% payable quarterly NO Mandatory Mandatory NO	6,21% p.a. NO Mandatory 	Euribor 3M + 0,48% payable quarterly NO Mandatory 	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO
19 EU-20a EU-20b 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - terms of timing - reasons for discretion Fully discretionary, partial discretionary or mandatory (in terms of timing - reasons for discretion Fully discretionary, partial discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumdative or cumulative Convertible or non-convertible	Euribor 3M + 0,50% payable quarterly NO Mandatory Mandatory NO Noncurnulative	6,21% p.a. No Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Noncurrulative	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Noncumulative
19 EU-20a 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible non-convertible If convertible, conversion trigger(s)	Euribor 3M + 0,50% payable quarterly NO Mandatory Mandatory NO Noncurnulative	6,21% p.a. No Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Noncurrulative	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Noncumulative
19 EU-20a 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncoundative or cumulative Convertible, conversion trigger(s) If convertible, fully or partially	Euribor 3M + 0,50% payable quarterly NO Mandatory Mandatory NO Noncurnulative	6,21% p.a. No Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Noncurrulative	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Noncumulative
19 EU-20a 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partial discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion tridger(s) If convertible, conversion rate	Euribor 3M + 0,50% payable quarterly NO Mandatory Mandatory NO Noncurnulative	6,21% p.a. No Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Noncurrulative	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Noncumulative
19 EU-20a 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of timing - reasons for discretion Fully discretionary or drive incentive to redeem Noncoundative or cumulative Convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	Euribor 3M + 0,50% payable quarterly NO Mandatory Mandatory NO Noncurnulative	6,21% p.a. No Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Noncurrulative	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Noncumulative
19 EU-20a 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) Existence of step up or other incentive to redeem Noncumdative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible mandatory or optional conversion	Euribor 3M + 0,50% payable quarterly NO Mandatory Mandatory NO Noncurnulative	6,21% p.a. No Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Noncurrulative	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Noncumulative
19 EU-20a 21 22 23 24 25 26 27 28 29	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncoundative or cumulative Convertible or non-convertible If convertible, conversion risger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument to convertible If convertible, specify instrument to convertible If convertible, specify instrument to convertible into If convertible, specify instrument to convertible into If convertible, specify instrument to convertible into If convertible specify instrument to convertible into	Euribor 3M + 0,50% payable quarterly NO Mandatory Mandatory NO Noncurnulative Noncurnulative	6,21% p.a. NO Mandatory Mandatory Nonconvertbite Nonconvertbite - - - - - - - - - -	Euribor 3M + 0,48% payable quarterly NO Mandatony - Mandatony NO	Euribor 6M + 0,5% payable quarterly NO Mandatony - Mandatony NO Noncurrulative Noncurrulative
19 EU-20a 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index Existence of a dividend stopper Folity discretionary, partially discretionary or mandatory (in terms of timing) Folity discretionary, partially discretionary or mandatory in terms of timing - reasons for discretion Folity discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncoundative or cumulative Convertible or cumulative (in convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible specify instrument type convertible into If convertible reduces	Euribor 3M + 0,50% payable quarterly NO Mandatory Mandatory NO Noncurnulative	6,21% p.a. No Mandatory - Mandatory NO Noncumulative	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO Noncurrulative	Euribor 6M + 0,5% payable quarterly NO Mandatory - Mandatory NO Noncurnulative
19 EU-20a 21 22 23 24 25 26 27 28 29	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncoundative or cumulative Convertible or non-convertible If convertible, conversion risger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument to convertible If convertible, specify instrument to convertible If convertible, specify instrument to convertible into If convertible, specify instrument to convertible into If convertible, specify instrument to convertible into If convertible specify instrument to convertible into	Euribor 3M + 0,50% payable quarterly NO Mandatory Mandatory NO Noncurnulative Noncurnulative	6,21% p.a. NO Mandatory Mandatory Nonconvertbite Nonconvertbite - - - - - - - - - -	Euribor 3M + 0,48% payable quarterly NO Mandatony - Mandatony NO	Euribor 6M + 0,5% payable quarterly NO Mandatony - Mandatony NO Noncurrulative Noncurrulative
19 EU-20a 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory. In terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncoundative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, neurationary or aptional conversion If convertible, peet/in strument type convertible into If convertible, specify insure of instrument it convertis into Wirke-down features If write-down, write-down trigger(s)	Euribor 3M + 0,50% payable quarterly NO Mandatory Mandatory NO Noncurnulative Noncurnulative	6,21% p.a. NO Mandatory Mandatory Nonconvertbite Nonconvertbite - - - - - - - - - -	Euribor 3M + 0,48% payable quarterly NO Mandatony - Mandatony NO	Euribor 6M + 0,5% payable quarterly NO Mandatony - Mandatony NO Noncurrulative Noncurrulative
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of amount) Existence of step up or other incentive to redeem Norroumdative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument tic convertis into Write-down (write-down trigger(s) If write-down, write-down trigger(s) If write-down, file partial	Euribor 3M + 0,50% payable quarterly NO Mandatory Mandatory NO Noncurnulative Noncurnulative	6,21% p.a. NO Mandatory Mandatory Nonconvertbite Nonconvertbite - - - - - - - - - -	Euribor 3M + 0,48% payable quarterly NO Mandatony - Mandatony NO	Euribor 6M + 0,5% payable quarterly NO Mandatony - Mandatony NO Noncurrulative Noncurrulative
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory. In terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncoundative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, neurationary or aptional conversion If convertible, peet/in strument type convertible into If convertible, specify insure of instrument it convertis into Wirke-down features If write-down, write-down trigger(s)	Euribor 3M + 0,50% payable quarterly NO Mondatory - Mondatory NO	6,21% p.a. NO Mandatory 	Euribor 3M + 0,48% payable quarterly NO Mandatory Anadatory Mandatory NO	Euribor 6M + 0,5% payable quarterly NO Nandatony Anadatony Noncumulative Nonconvertible NO
19 EU-20a 21 22 23 24 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of amount) Existence of step up or other incentive to redeem Norroumdative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument tic convertis into Write-down (write-down trigger(s) If write-down, write-down trigger(s) If write-down, file partial	Euribor 3M + 0,50% payable quarterly NO Mondatory - Mondatory NO	6,21% p.a. NO Mandatory 	Euribor 3M + 0,48% payable quarterly NO Mandatory Anadatory Mandatory NO	Euribor 6M + 0,5% payable quarterly NO Nandatony Anadatony Noncumulative Nonconvertible NO
19 EU-208 EU-201 22 23 24 25 26 27 27 28 29 30 31 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amout) Existence of step up or other incentive to redeem Noncoundative or cumulative Convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, nandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible and to y optional conversion If convertible and to y optional conversion If convertible and to y optional conversion If write-down, write-down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, description of write-up mechanism If temporary write-down, description of write-up mechanism	Euribor 3M + 0,50% payable quarterly NO Mondatory - Mondatory NO	6,21% p.a. NO Mandatory 	Euribor 3M + 0,48% payable quarterly NO Mandatory Anadatory Mandatory NO	Euribor 6M + 0,5% payable quarterly NO Nandatony Anadatony Noncumulative Nonconvertible NO
19 EU-20e EU-20t 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of timing- reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Norroundative 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 to conversion If convertible, specify instrument to convert into Write-down, write-down trigger(s) If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities)	Euribor 3M + 0,50% payable quarterly NO Mondatory - Mondatory NO	6,21% p.a. NO Mandatory 	Euribor 3M + 0,48% payable quarterly NO Mandatory - Mandatory NO	Euribor 6M + 0,5% payable quarterly NO Nandatony Anadatony Noncumulative Nonconvertible NO
19 EU-200 21 22 23 24 25 26 27 27 28 29 30 31 31 32 33 33 34 EU-34t	Coupon rate and any related index Existence of a dividend stopper Folig discretionary, partially discretionary or mandatory (in terms of timing) Folig discretionary, partially discretionary or mandatory (in terms of timing - reasons for discretion Folig discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncoundative or cumulative Convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate it converts into Wite-down, write-down trigger(s) If write-down, full or partial If write-down, description of write-up mechanism If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings	Euribor 3M + 0,50% payable quarterly NO Mandatory Mandatory No Noncurnulative Noncurnulative Nonconvertible NO - NO NO NO NO NO NO NO	6,21% p.a. NO Mandatory - - Mandatory NO Noncurvetible - - - - NO - - NO - - NO - - - - - - - - - - - - -	Euribor 3M + 0,48% payable quarterly NO Mandatory - Moncumulative Nonconvertible	Euribor 6M + 0.5% payable quarterly NO Mandatory - Mandatory NO Noncurrulative Nonconvertible NO NO NO
19 EU-208 21 22 23 24 25 26 27 27 28 29 30 31 32 33 31 32 33 34 34 8 40 8 40 8 40 8 40 8 5	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) Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncoundative or cumulative Convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or aptional conversion If convertible, perfy insure of instrument type convertible into If convertible, specify insure of instrument it convertis into Witte-down faitures If write-down, full or partial If write-down, description of write-up mechanism If the optionaria (conversion or provent) If the proventible into If convertible, conversion If write-down, full or partial If write-down, permanent or temporary If the proventible into If convertible, the proventible If convertible, 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 Type of subordination intervity in liquidation (specify instrument type immediately senior to instrument)	Euribor 3M + 0,50% payable quarterly NO Mandatory - NO Mandatory NO Noncurvative Noncurvative Nonconvertible No NO NO NO NO Subcritinated instruments *	6,21% p.a. NO Mandatory 	Euribor 3M + 0,48% payable quarterly N0 Mandatory - Moncmulative Nonconvertible No No N0 NA subordinated instruments *	Euribor 6M + 0.5% payable quarterly NO Mandatory Mandatory NO Nonconvertible Nonconvertible Nonconvertible No No No NO NO NO NO Substrate instruments *
19 EU-20a 21 22 23 24 24 25 26 27 28 29 30 31 31 32 33 34 34 EU-34t EU-34t 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or ther incentive to redeem Noncoundlative or cumulative Convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate it converts into Write-down, write-down trigger(s) If write-down, full or partial If temporary write-down, description of write-up mechanism If the partial write-down (full or partial If temporary write-down, description (full write-up write-up write-up write-up write-up	Euribor 3M + 0,50% payable quarterly NO Mandatory Mandatory No Noncurnulative Noncurnulative Nonconvertible NO - NO NO NO NO NO NO NO	6,21% p.a. NO Mandatory - - Mandatory NO Noncurvetible - - - - NO - - NO - - NO - - - - - - - - - - - - -	Euribor 3M + 0,48% payable quarterly NO Mandatory - Moncumulative Nonconvertible	Euribor 6M + 0,5% payable quarterly NO Mandatony - Mondatony NO Noncurrulative Noncurrulative Noncurrulative Noncurrulative Noncurrulative
19 EU-202 21 22 23 24 25 26 27 27 28 29 30 31 31 32 33 34 34 EU-342 35 36 37	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) Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncoundative or cumulative Convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, peoff insure of instrument it convertis into Write-down fautures If convertible, specify insure of instrument it convertis into Write-down, write-down trigger(s) 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 Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination flatory in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Euribor 3M + 0,50% payable quarterly NO Mandatory - NO Mandatory NO Noncurvative Noncurvative Nonconvertible No NO NO NO NO Subcritinated instruments *	6,21% p.a. NO Mandatory - - Mandatory NO Noncurvetible - - - - NO - - NO - - NO - - - - - - - - - - - - -	Euribor 3M + 0,48% payable quarterly N0 Mandatory - Moncmulative Nonconvertible No No N0 NA subordinated instruments *	Euribor 6M + 0.5% payable quarterly NO Mandatory Mandatory NO Nonconvertible Nonconvertible Nonconvertible No No No NO NO NO NO Substrate instruments *
19 EU-202 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 34 EU-34tt 35 36 37 37a	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) Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or ther incentive to redeem Noncoundlative or cumulative Convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate it converts into Write-down, write-down trigger(s) If write-down, full or partial If temporary write-down, description of write-up mechanism If the partial write-down (full or partial If temporary write-down, description (full write-up write-up write-up write-up write-up	Euribor 3M + 0,50% payable quarterly NO Mandatory - NO Mandatory NO Noncurvative Noncurvative Nonconvertible No NO NO NO NO Subcritinated instruments *	6,21% p.a. NO Mandatory - - Mandatory NO Noncurvetible - - - - NO - - NO - - NO - - - - - - - - - - - - -	Euribor 3M + 0,48% payable quarterly N0 Mandatory - Moncmulative Nonconvertible No No N0 NA subordinated instruments *	Euribor 6M + 0.5% payable quarterly NO Mandatory - Mandatory NO Nonconvertible NO NO NO

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

EU CCA: Main features of regulatory own funds instruments and eligible liabilities instruments

	Main features of regulatory own funos instruments and eligible liabilities instruments		
Main F	eatures 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 (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS0140838474	L0_A111_01_0004
2a	Public or private placement		Private
		Jestrument, Fedlish Jaw	
3	Governing law(s) of the instrument	Subordinated provisions - Austrian Law	Whole Instrument - Austrian Law
3a	Contractual recognition of write down and conversion powers of resolution authorities		YES
	Regulatory treatment		
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules		Tier 2
6	Eligible at solo / (sub-)consolidated / solo & (sub-)consolidated		Solo & Consolidated
7		Bond - Art. 62 CRR	Loan - Art. 62 CRR
,	Instrument type (types to be specified by each jurisdiction)		24
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	125	24
	······································		
	Nominal amount of instrument: original amount of currency of issuance (in million)	125	28
	Nominal amount of instrument: original amount - currency of issuance		USD
	Nominal amount of instrument: conversion of original amount in Euro (€ million)	125	21
			100,00
	Issue price		
	Redemption price	100,00	100,00
	Accounting classification	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	27.12.2001	25.12.2006
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27.12.2029	15.12.2046
14	Issuer call subject to prior Supervisory approval		NO
	Optional call date		
15			
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued	
		interest	
16	Subsequent call dates, if applicable		
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	Euribor 6M + 0.52% payable semi-annually	USD 130.000 per month/ 5.673% p.a.
18	Coupon rate and any related index	Euribor 6M + 0,52% payable semi-annually	USD 130.000 per month/ 5.673% p.a.
19	Existence of a dividend stopper	NO	NO
19 FIL20a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	NO	
19 EU-20a	Existance of a dividend 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 Mandetory -	NG Mandatory
19 EU-20a EU-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 EU-20a EU-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 stop up or other incentive to redeem	NO Mandatory - Mandatory NO	NO Mandatory Mandatory NO
19 EU-20a EU-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 or cumulative	NO Mandatory Mandatory Noncumulative	NO Mandatory
19 EU-20a EU-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 comunative Convertible or non-convertible	NO Mandatory - Mandatory NO	NO Mandatory Mandatory NO
19 EU-20a EU-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 or cumulative	NO Mandatory Mandatory Noncumulative	NO Mandatory
19 EU-20a EU-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 stop up or other incentive to redeem Noncumulative or cumulative Convertible non-convertible If convertible, conversion trigger(s)	NO Mandatory Mandatory Noncumulative	NO Mandatory
19 EU-20a EU-20b 21 22 23 24 24 25	Existance of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms 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 stop up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially	NO Mandatory Mandatory Noncumulative	NO Mandatory
19 EU-20a 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) Existence of step up or other incentive to redeem Noncomulative or comutative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trage	NO Mandatory Mandatory Noncumulative	NO Mandatory
19 EU-20a 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 stop up or other incentive to redeem Noncumulative or cumulative Convertible, or non-convertible If convertible, conversion rigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	NO Mandatory Mandatory Noncumulative	NO Mandatory
19 EU-20a EU-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 amount) Existence of step up or other incentive to redeem Noncomulative or comutative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type conversion If convertible, specify instrument type convertible into	NO Mandatory Mandatory Noncumulative	NO Mandatory
19 EU-20a 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 amount) Existence of stop up or other incentive to redeem Noncumulative or cumulative Convertible, non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, madatory or optional conversion 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 tope convertible into	NO Mandatory 	NO Mandatory Mandatory NO Noncurvitative Noncurvertible
19 EU-20a 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 amount) Existence of step up or other incentive to redeem Noncomulative or comutative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type conversion If convertible, specify instrument type convertible into	NO Mandatory Mandatory Noncumulative	NO Mandatory
19 EU-20a 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) Existence of stop up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, pandatory or optional conversion 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 features	NO Mandatory 	NO Mandatory Mandatory NO Noncurvitative Noncurvertible
19 EU-20a 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 stop up or other incentive to redeem Noncumulative or cumulative Convertible, or one-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 instrument type convertible into If convertible, specify instrument tic onverts into Wite-down, write-down trigger(s) If write-down, write-down trigger(s)	NO Mandatory 	NO Mandatory Mandatory NO Noncurvitative Noncurvertible
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 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) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other intentive to redeem Noncumulative or cumulative Convertible on occonvertible If convertible, non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, source of instrument type convertible into If convertible, specify instrument type convertible into If write-down features If write-down, full or partial	NO Mandatory 	NO Mandatory
19 EU-20a 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 stop up or other incentive to redeem Noncumulative or cumulative Convertible, or one-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 instrument type convertible into If convertible, specify instrument tic onverts into Wite-down, write-down trigger(s) If write-down, write-down trigger(s)	NO Mandatory 	NO Mandatory Mandatory NO Noncurvitative Nonconvertible
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 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) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other intentive to redeem Noncumulative or cumulative Convertible on occonvertible If convertible, non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, source of instrument type convertible into If convertible, specify instrument type convertible into If write-down features If write-down, full or partial	NO Mandatory 	NO Mandatory
19 EU-20a EU-20b 21 22 23 24 25 26 27 27 28 27 27 28 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 amount) Existence of stop 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 insurement type convertible into If convertible, specify insurement the convertion If convertible, specify insurement the convertible into If or convertible, specify insurement is converted to the specify intervertible If write-down, full or partial If write-down, description of write-up mechanism	NO Mandatory 	NO Mandatory
19 EU-20a 21 22 23 24 25 26 27 27 28 29 30 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of stop up of other intentive to redeem Noncumulative or cumulative Convertible on -convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument to pe convertible into If convertible, specify instrument to pe convertible into If convertible, specify instrument to pe convertible into If convertible, specify instrument in converts into Write-down, full or partially If write-down, full or partial If write-down, full or partial If the provertible, specify instrument or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities)	NO Mandatory 	NO Mandatory
19 EU-20a EU-20b 22 23 24 25 26 27 28 29 30 31 32 33 33 34 8 EU-34b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of mount) Existence of stop up or other incentive to redeem Noncomutative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, experiment type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument the conversion If convertible, specify instrument the conversion If convertible, specify instrument the convertion If convertible, specify instrument the convertible into If convertible, specify instrument the convertible into If write-down, full or partial If write-down, full or partial If write-down, description of write-up mechanism If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings	NO Mandatory - Mondatory NO Nonconveltable - - - - - - - NO - - - - NA	NO Mandatory
19 EU-20a EU-20b 21 22 23 24 25 26 27 28 29 29 30 31 32 33 33 34 34 84a EU-340 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) Existence of step up or other incentive to redeem Noncomulative or comutative Convertible on -convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify issuer of instrument type convertible into If convertible, specify issuer of instrument it conversion If write-down, full or partiall If write-down, full or partial If write-down, gescription of write-up mechanism If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liguidation (specify instrument type immediately senior to instrument)	NO Mandatory 	NO Mandatory
19 EU-200 EU-200 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 8 EU-340 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 mount) Existence of stop up or other incentive to redeem Noncomutative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, experiment type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument the conversion If convertible, specify instrument the conversion If convertible, specify instrument the convertion If convertible, specify instrument the convertible into If convertible, specify instrument the convertible into If write-down, full or partial If write-down, full or partial If write-down, description of write-up mechanism If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings	N0 Mandatory - Mandatory Nonconvertible - - - - - - - - - - - - -	NO Mandatory
19 EU-20a EU-20b 21 22 23 24 25 26 27 28 29 30 30 31 32 33 34 34 34 34 34 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) Existence of step up or other incentive to redeem Noncomulative or comutative Convertible on -convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify insurement type convertible into If write-down, full or partially If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, description of write-up mechanism If temporary write-down, description of write-up mechanism Type of subordination (ranly for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N0 Mandatory - Mandatory Nonconvertible - - - - - - - - - - - - -	N0 Mandatary
19 EU-20a EU-20b 21 22 23 24 25 26 27 28 29 30 30 31 32 33 34 34 34 34 34 34 35 36 37	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other intendive to redeem Noncumulative or cumulative Convertible non-convertible If convertible, non-convertible If convertible, non-convertible If convertible, conversion trigger(s) If convertible, sconversion rate If convertible, specify instrument type convertible into If write-down, full or partially If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hearcthy in liquidation (specify instrument type immediately senior to instrument) Non-compliant tares	N0 Mandatory - Mandatory Nonconvertible - - - - - - - - - - - - -	N0 Mandatary Mandatary N0 N0ncmutule N0 N0 N0 N0 N0 N0 N0 N0 N0 N0
19 EU-20a 21 22 23 24 25 26 25 26 27 27 28 29 30 30 31 32 33 33 34 34 8 EU-34b 52 29 29 29 29 29 20 30 30 30 30 31 32 33 33 34 24 24 25 25 26 26 27 27 25 26 26 27 27 26 26 27 27 27 27 27 27 27 27 27 27 27 27 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 amount) Existence of step up or other incentive to redeem Noncomulative or comutative Convertible on -convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify insurement type convertible into If write-down, full or partially If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, description of write-up mechanism If temporary write-down, description of write-up mechanism Type of subordination (ranly for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N0 Mandatory - Mandatory Nonconvertible - - - - - - - - - - - - -	N0 Mandatory Mandatory N0 N0ncmvertble - - - - - N0 N0 - N0 - N/A - - - - - - - - - - - - -

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