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

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	eatures 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
Za	Public or private placement	Private	Private	Private	Private
3	Governing law(s) of the instrument	Whole Instrument - Austrian Law	Austrian law except for its conflict of law rules as far as such rules would lead to the application of foreign 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		VES	NO	NO
	Regulatory treatment				
4	Current treatment taking into account, where applicable, transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Tier 2	Tier 2
5	Post-transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Ineligible	Ineligible
6	Eliqible 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)	Ordinary shares	Bond - Art. 51 CRR	Bond - Art. 62 CRR	Bond - Art. 62 CRR
		1,681	600	20	30
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)				
		1,681	600	05	30
9	Nominal amount of instrument: original amount of currency of issuance (in million) Nominal amount of instrument: original amount - currency of issuance	EUR	EUR	EUR	EUR
		1,681	600	20	30
CU 0-	Nominal amount of instrument: conversion of original amount in Euro (€ million)		100.00		
EU-9a	Issue price	N/A		99.85	99.80
	Redemption price	N/A Characteristic	100.00	100.00 Liability – amortised cost	100.00 Liability – amortised cost
	Accounting classification Original date of issuance	Shareholders' equity	Shareholders' equity 10.12.2021	Liability – amortised cost 24.01.2001	25.01.2001
	Original date of issuance Perpetual or dated	N/A Perpetual	10.12.2021 Perpetual	24.01.2001 Dated	25.01.2001 Dated
12			Perpetual No maturity	24.01.2031	25.01.2031
	Original maturity date	No maturity			
14	Issuer call subject to prior Supervisory approval	NO	NO 10.12.2026	N0	NO
	Optional call date	-		-	*
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				
	Fixed or floating dividend/coupon	Floating	Fixed reset	Floating	Floating
			for the period from (and including) the First Reset Date to (but		
18	Coupon rate and any related index		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.	Euríbar 6M + 0,3925% payable semi-annually
			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.		
19	Existence of a dividend stopper	NO.	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. YES	NO	ΝΟ
19 FII-20a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	NO fully discretionary	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.		
19 EU-20a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Fully discretionary -	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. YES Mandatory -	NO Mandatory	NO Mandetory -
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 discretionany, partially discretionary or mandatory (in terms of amount)	Fully discretionary - Fully discretionary	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. YES Mandatory - Partially discretionary	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 step up or other incentive to redeem	Fully discretionary - Fully discretionary No	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. YES Mandatory - Partially discretionary NO	NO Mandatory 	NO Mandatory 
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	Fully discretionary - Fully discretionary No No Nocumulative	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. YES Mandatory Partially discretionary NO Noncumulative	NO Mandatony Mandatony 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 comulative Convertible or no-convertible	Fully discretionary - Fully discretionary No	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. YES Mandatory - Partially discretionary NO	NO Mandatory 	NO Mandatory 
19 EU-20a 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - In terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible on-convertible If convertible, conversion trigger(s)	Fully discretionary - Fully discretionary No No Nocumulative	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. YES Mandatory - Partially discretionary NO Noncumulative Convertible Common Equipy Tier 1 Capital Ratio" fails below 5.125 per cent (the "Minimum CET Ratio")	NO Mandatony Mandatony Noncumulative	NO Mandatory 
19 EU-20a 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or comulative Convertible or no-convertible	Fully discretionary - Fully discretionary No No Nocumulative	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. YES Mandatory - - Partially discretionary NO Noncumulative Convertible Common Equity Tier 1 Capital Ratio" falls below 5.125 per cent (the "Minimum CETI. Ratio")	NO Mandatony Mandatony 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 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 on-convertible If convertible, conversion trigger(s)	Fully discretionary - Fully discretionary No No Nocumulative	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. YES Mandatory — Partially discretionary NO Noncomutative Conventible Conventible Conventible Conventible Conventible Conventible Conventible Conventible Conventible Conventible Conventible Conventible Conventible Conventible	NO Mandatony Mandatony 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 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, conversion rate If convertible, mandatory or optional conversion	Fully discretionary - Fully discretionary No No Nocumulative	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. YES Mandatory - - Partially discretionary NO Noncumulative Convertible Convertible Common Equity Tier 1 Capital Ratio" fails below 5.125 per cent (the "Minimum CETI Ratio") Fully or Partially pro rata Mandatory	NO Mandatony Mandatony Noncumulative	NO Mandatory 
19 EU-20a 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 iming - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or comutative Convertible on convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible into	Fully discretionary - Fully discretionary No No Nocumulative	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 convented to a semi-annual rate in accordance with market conventions. YES Mandatory Partially discretionary NO Noncumulative Conventible Communicative Telly or Partially pro rata Mandatory Common Equity Tier 1 Common Equity Tier 1	NO Mandatony Mandatony Noncumulative	NO Mandatory 
19 EU-20a 21 22 23 24 25 26 27 28 29	Existence of a dividend stopper Folly 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) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into	Fully discretionary Fully discretionary No No Noncurrulative Non-convertible	excluding) the next Reset Date and thereafter from (and including) each Reset Date to but excluding the next Reset Date (sch 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. YES Mandatory - Partially discretionary NO Noncommutative Convertible Common Equity Tier 1 Capital Ratio" falls below 5.125 per cent (the "Minimum CET Ratio") Fully or Partially pro rata Mandatory Common Equity Tier 1	NO Mandatory Mandatory Mandatory NO Nonconvertible - - - - - - - - - - - - - - -	NO Mandatory 
19 EU-20a 21 22 23 24 25 26 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 iming - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or comutative Convertible on convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible into	Fully discretionary - Fully discretionary No No Nocumulative	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 with be calculated on an annual basis and then converted to a semi-annual rate in accordance with market conventions. YES Mandatory r Partially discretionary NO Noncumulative Convertible Common Equity Tier 1 Capital Ratio" falls below 5.125 per cent (the "Minimum CETI Ratio") Fully or Partal Mandatory Common Equity Tier 1 Capital Ratio" falls below 5.125 per cent (the Sector) Fully or Partalaly pro rata Mandatory Common Equity Tier 1	NO Mandatony Mandatony Noncumulative	NO Mandatory 
19 EU-20a 21 22 23 24 25 26 26 27 28 29	Existence of a dividend stopper Folly 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) If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into	Fully discretionary Fully discretionary No No Noncurrulative Non-convertible	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. YES Mandatory - Partially discretionary NO Noncumulative Convertible Convertible Convertible Conventible Con	NO Mandatory Mandatory Mandatory NO Nonconvertible - - - - - - - - - - - - - - -	NO Mandatory Mandatory NO Nonconvertible - - - - - - - - - - - - - - - - - - -
19 EU-20a 21 22 23 24 25 26 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or no-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, specify issuer of instrument it converts into If convertible, specify issuer of instrument it converts into If convertible, specify issuer of instrument it converts into If write-down, write-down trigger(s)	Fully discretionary Fully discretionary No No Noncurrulative Non-convertible	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 convented to a semi-annual rate in accordance with market conventions. YES Mandatory - Partially discretionary NO Noncumulative Conventible Common Equity Tier 1 Capital Ratio" falls below 5.125 per cent (the "Minimum CETI Ratio") Fully or Partially pin rata Mandatory Common Equity Tier 1 N/A VES Common Equity Tier 1 Capital Ratio" falls below 5.125 per cent (the "Minimum CETI Ratio")	NO Mandatory Mandatory Mandatory NO Nonconvertible - - - - - - - - - - - - - - -	NO Mandatory Mandatory No Nonconvertible - - - - - - - - - - - - - - - - - - -
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible on no-convertible If convertible, non-convertible If convertible, partially If convertible, partially If convertible, mandatory or optional conversion If convertible, specify issuer of instrument tope convertible into If convertible, specify issuer of instrument to convert into Write down features If write-down, full or partial	Fully discretionary Fully discretionary No No Noncurrulative Non-convertible	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. YES Mandatory - Partially discretionary NO Noncomutative Common Equipy Tier 1 Capital Ratio" fails below 5.125 per cent (the "Minimum CET Ratio") Fully or Partially VIA	NO Mandatory Mandatory Mandatory NO Nonconvertible - - - - - - - - - - - - - - -	NO Mandatory 
19 EU-20b 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or no-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, specify issuer of instrument it converts into If convertible, specify issuer of instrument it converts into If convertible, specify issuer of instrument it converts into If write-down, write-down trigger(s)	Fully discretionary Fully discretionary No Noncurrulative Non-convertible	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 convented to a semi-annual rate in accordance with market conventions. YES Mandatory - Partially discretionary NO Noncumulative Conventible Common Equity Tier 1 Capital Ratio" falls below 5.125 per cent (the "Minimum CETI Ratio") Fully or Partially pin rata Mandatory Common Equity Tier 1 N/A VES Common Equity Tier 1 Capital Ratio" falls below 5.125 per cent (the "Minimum CETI Ratio")	NO Mandatory 	NO Mandatory Mandatory NO Nonconvertible - - - - - - - - - - - - - - - - - - -
19 EU-20a EU-20b 21 22 23 24 24 25 26 27 30 30 31 32 33 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, or on-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify issuer of instrument to exorversion If convertible, specify issuer of instrument to exorversion If convertible, specify issuer of instrument to convert into Write-down futures If write-down, fut or partial If write-down, fut or partial If write-down, description of write-up mechanism	Fully discretionary Fully discretionary No Noncurrulative Non-convertible	excluding) the next Reset Date and thereafter from (and including) each Reset Date to but excluding the next Reset Date (sch 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. YES Mandatory - Partially discretionary NO Noncomulative Common Equity Tier 1 Capital Ratio" falls below 5.125 per cent (the Minimum CETI Ratio") Common Equity Tier 1 Capital Ratio" falls below 5.125 per cent (the Minimum CETI Ratio") Common Equity Tier 1 N/A YES Common Equity Tier 1 N/A YES Common Equity Tier 1 N/A YES Common Equity Tier 1 N/A YES Common Equity Tier 1 Ratio") Pully or Partially Temporary After a write-down has been effected, the Current Nominal Amount of each NOte, unberg Preichter, With Monimal Amount of has been reached, to the extert that a corresponding annual formation Amount of the financial years of the issues subsequent to the occurrence of such write-down until the full Original Nominal Amount has been reached, to the extert that a corresponding annual profit Amount State Common State, to the Suce The state of the Suce Suce Suce Suce Suce Suce Suce Suc	NO Mandatory 	NO Mandatory 
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 32 29 30 31 32 33 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of stop up or other incentive 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 at If convertible, specify instrument to convertible into If convertible, specify instrument to per convertible into If convertible, specify instrument it converts into 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)	Fully discretionary Fully discretionary No Noncurrulative Non-convertible	excluding) the next Reset Date and thereafter from (and including) each Reset Date to but excluding the next Reset Date (sch 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. YES Mandatory - Partially discretionary NO Noncomulative Common Equity Tier 1 Capital Ratio" falls below 5.125 per cent (the Minimum CETI Ratio") Common Equity Tier 1 Capital Ratio" falls below 5.125 per cent (the Minimum CETI Ratio") Common Equity Tier 1 N/A YES Common Equity Tier 1 N/A YES Common Equity Tier 1 N/A YES Common Equity Tier 1 N/A YES Common Equity Tier 1 Ratio") Pully or Partially Temporary After a write-down has been effected, the Current Nominal Amount of each NOte, unberg Preichter, With Monimal Amount of has been reached, to the extert that a corresponding annual formation Amount of the financial years of the issues subsequent to the occurrence of such write-down until the full Original Nominal Amount has been reached, to the extert that a corresponding annual profit Amount State Common State, to the Suce The state of the Suce Suce Suce Suce Suce Suce Suce Suc	NO Mandatory 	NO Mandatory 
19 EU-20a EU-20b 21 22 23 24 25 26 27 28 29 30 31 31 32 33 33 34 4 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 amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion integer(s) If convertible, conversion reduction of up of the conversion If convertible, specify issuer of instrument to econversion If convertible, specify issuer of instrument to convertible into If convertible, specify issuer of instrument to convert into Write-down, write-down trigger(s) 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	Fully discretionary Fully discretionary No Noncurrulative Non-convertible	excluding) the next Reset Date and thereafter from (and including) each Reset Date to but excluding the next Reset Date (sch 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. YES Mandatory - Partially discretionary NO Noncomulative Common Equity Tier 1 Capital Ratio" falls below 5.125 per cent (the Minimum CETI Ratio") Common Equity Tier 1 Capital Ratio" falls below 5.125 per cent (the Minimum CETI Ratio") Common Equity Tier 1 N/A YES Common Equity Tier 1 N/A YES Common Equity Tier 1 N/A YES Common Equity Tier 1 N/A YES Common Equity Tier 1 Ratio") Pully or Partially Temporary After a write-down has been effected, the Current Nominal Amount of each NOte, unberg Preichter, With Monimal Amount of has been reached, to the extert that a corresponding annual formation Amount of the financial years of the issues subsequent to the occurrence of such write-down until the full Original Nominal Amount has been reached, to the extert that a corresponding annual profit Amount State Common State, to the Suce The state of the Suce Suce Suce Suce Suce Suce Suce Suc	NO Mandatory 	NO Mandatory 
19 EU-20a EU-20b 21 22 23 24 25 26 27 28 30 31 32 33 33 34 EU-34b 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, carding or gational conversion If convertible, specify issuer of instrument to convertise into If convertible, specify issuer of instrument to convertise into If convertible, specify issuer of instrument to convertise into If convertible, specify issuer of instrument to convert into If convertible, specify issuer of instrument to convertise into If convertible, specify issuer of instrument to convert into If convertible, specify issuer of instrument to convert into If write-down, write-down trigger(s) 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) Raxing of the instrument in conval insiduency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fully discretionary           Fully discretionary           No           Mocumulative           Non-convertible           -           -           -           -           -           -           -           NO           -           NO           -           NO           -           NA	excluding) the next Reset Date and thereafter from (and including) each Reset Date to but excluding the next Reset Date will cend 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. YES Mandatory - Partially discretionary NO Noncomutative Common Equipy Ter 1 Capital Ratio" falls below 5.125 per cent (the "Minimum CE11 Ratio") Common Equipy Ter 1 Capital Ratio" falls below 5.125 per cent (the "Minimum CE11 Ratio") Common Equipy Ter 1 Common Eq	N0 Mandatory - Mandatory Mandatory Monconvertible - - - - - - NO NO NO NO NO NO NO NO NO NO	N0           Mandatary           -           Moncarve           Nonconvertible           -           -           -           -           -           -           -           -           -           -           -           -           -           -           -           NIA           -           -           -           -           -           -           -           -           -           -           -           -           -           -           -           -           -           -           -
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 31 32 33 33 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 stop or other incentive 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 at If convertible, specify issuer of instrument tope convertible into If convertible, specify issuer of instrument it converts into 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, 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 Patition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fully discretionary         -           Fully discretionary         -           Nonconvertible         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -	excluding) the next Reset Date and thereafter from (and including) each Reset Date to but excluding the next Reset Date will cends 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. YES Mandatory — Partially discretionary NO Noncumulative Conventible Common Equity Tier 1 Capital Ratio" fails below 5.125 per cent (the "Minimum CET Ratio") Fully or Partially pro rata Common Equity Tier 1 Capital Ratio" fails below 5.125 per cent (the "Minimum CET Ratio") Fully or Partially YES Common Equity Tier 1 Capital Ratio" fails below 5.125 per cent (the "Minimum CET Ratio") Fully or Partially YES Common Equity Tier 1 Capital Ratio" fails below 5.125 per cent (the "Minimum CET Ratio") Fully or Partially YES Fully or Partially Temporary After a wite-down has been effected, the Current Nominal Amount of each Note, unless previously redeemed or reparchaed and cancelled, may be written up in accordance with the following provision of \$ 5(9) in each of the financial years of the Issuer subsequent to the occurrence of acti writte full of provision of the stee subsequent to the soccurrence of acti written four writt the full Origin provision of \$ 5(9) in each of the financial years of the Issuer subsequent to the occurrence of acti written four writt the full Origin provision of \$ 5(9) in each of the financial years of the Issuer subsequent to the occurrence of acti written down that the full Origin provision of \$ 5(9) in each of the financial years of the Issuer subsequent to the occurrence of acti written down that the full Origin provision of \$ 5(9) in each of the financial years of the Issuer subsequent to the occurrence of acti written down the full Origin provision of \$ 5(9) in each of the financial years of the Issuer subsequent to the occurrence of acti written down the full Origin provision of \$ 5(9) in each of the financial	N0 Mandatory 	NO Mandatory Mandatory No Norconvertible - - - - - - - - - - - - - - - - - - -
19 EU-20a EU-20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 8 EU-20b 31 32 33 34 8 24 33 34 34 35 36 37 37 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 incentive to redeem Noncumulative or cumulative Convertible on non-convertible If convertible, non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If write-down, full or partially If write-down, permanent or temporary 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 Pocition in subordination learcthy in liquidation (specify instrument type immediately senior to instrument) Non-compliant terms Types of subordination feartures If we the down of the instrument (signposting)	Fully discretionary         -           Fully discretionary         -           Nonconvertible         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -	excluding) the next Reset Date and thereafter from (and including) each Reset Date to but excluding the next Reset Date will cends 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. YES Mandatory — Partially discretionary NO Noncumulative Conventible Common Equity Tier 1 Capital Ratio" fails below 5.125 per cent (the "Minimum CET Ratio") Fully or Partially pro rata Common Equity Tier 1 Capital Ratio" fails below 5.125 per cent (the "Minimum CET Ratio") Fully or Partially YES Common Equity Tier 1 Capital Ratio" fails below 5.125 per cent (the "Minimum CET Ratio") Fully or Partially YES Common Equity Tier 1 Capital Ratio" fails below 5.125 per cent (the "Minimum CET Ratio") Fully or Partially YES Fully or Partially Temporary After a wite-down has been effected, the Current Nominal Amount of each Note, unless previously redeemed or reparchaed and cancelled, may be written up in accordance with the following provision of \$ 5(9) in each of the financial years of the Issuer subsequent to the occurrence of acti writte full of provision of the stee subsequent to the soccurrence of acti written four writt the full Origin provision of \$ 5(9) in each of the financial years of the Issuer subsequent to the occurrence of acti written four writt the full Origin provision of \$ 5(9) in each of the financial years of the Issuer subsequent to the occurrence of acti written down that the full Origin provision of \$ 5(9) in each of the financial years of the Issuer subsequent to the occurrence of acti written down that the full Origin provision of \$ 5(9) in each of the financial years of the Issuer subsequent to the occurrence of acti written down the full Origin provision of \$ 5(9) in each of the financial years of the Issuer subsequent to the occurrence of acti written down the full Origin provision of \$ 5(9) in each of the financial	N0 Mandatory 	NO Mandatory Mandatory NO NO Nonconvertible - - - - - - - - - - - - - - - - - - -
19 EU-20a EU-20b 21 22 23 24 25 26 27 28 29 30 31 31 32 33 33 34 34 34 34 34 35 36 37 37a 0() inter	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 stop or other incentive 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 at If convertible, specify issuer of instrument tope convertible into If convertible, specify issuer of instrument it converts into 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, 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 Patition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fully discretionary         -           Fully discretionary         -           Nonconvertible         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -	excluding) the next Reset Date and thereafter from (and including) each Reset Date to but excluding the next Reset Date will cends 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. YES Mandatory — Partially discretionary NO Noncumulative Conventible Common Equity Tier 1 Capital Ratio" fails below 5.125 per cent (the "Minimum CET Ratio") Fully or Partially pro rata Common Equity Tier 1 Capital Ratio" fails below 5.125 per cent (the "Minimum CET Ratio") Fully or Partially YES Common Equity Tier 1 Capital Ratio" fails below 5.125 per cent (the "Minimum CET Ratio") Fully or Partially YES Common Equity Tier 1 Capital Ratio" fails below 5.125 per cent (the "Minimum CET Ratio") Fully or Partially YES Fully or Partially Temporary After a wite-down has been effected, the Current Nominal Amount of each Note, unless previously redeemed or reparchaed and cancelled, may be written up in accordance with the following provision of \$ 5(9) in each of the financial years of the Issuer subsequent to the occurrence of acti writte full of provision of the stee subsequent to the soccurrence of acti written four writt the full Origin provision of \$ 5(9) in each of the financial years of the Issuer subsequent to the occurrence of acti written four writt the full Origin provision of \$ 5(9) in each of the financial years of the Issuer subsequent to the occurrence of acti written down that the full Origin provision of \$ 5(9) in each of the financial years of the Issuer subsequent to the occurrence of acti written down that the full Origin provision of \$ 5(9) in each of the financial years of the Issuer subsequent to the occurrence of acti written down the full Origin provision of \$ 5(9) in each of the financial years of the Issuer subsequent to the occurrence of acti written down the full Origin provision of \$ 5(9) in each of the financial	N0 Mandatory 	N0 Mandatory Mandatory N0 N0 Nonconvertible - - - - - - - - - - - - - - - - - - -

\* 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

Marin C	estimate of Constant Instance and a support to Art. 427 CDD				
Main F	eatures 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 (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS0123117292	XS0134061893	XS0136314415	XS0137905153
2a	Public or private placement	Private	Private	Private	Private
3	Governing law(s) of the instrument	Instrument - English Law	Instrument - English Law	Instrument - English Law	Instrument - English Law
	Contractual recognition of write down and conversion powers of resolution authorities	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
39	Lontractual recognition of write down and conversion powers of resolution authorities Regulatory treatment	NU	NU	NU	NO
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
-	Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo / (sub-)consolidated / solo & (sub-)consolidated	Solo & Consolidated	Solo & Consolidated		Solo & Consolidated
	Instrument type (types to be specified by each jurisdiction)	Bond - Art. 62 CRR	Bond - Art. 62 CRR	Bond - Art. 62 CRR	Notes - Art. 62 CRR
,	instroment type (types to be specified by each jonsolction)	46	55		12
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	10		33	à la
	Nominal amount of instrument: original amount of currency of issuance (in million)	46	55	35	12
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		12
EU-9a	Issue price	99.28	100.00		99.25
EU-9b	Redemption price	100.00	100.00		100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	25.01.2001	20.08.2001		30.10.2001
12	Perpetual or 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				•
15			Tay quant: on any interest naument date at principal amount + accrued	Tax quant: on any interest narmont date at principal amount + accrued	Tax quarts on any interest naument date at principal amount + accrued
	Contingent call dates and redemption amount	Tax event: at principal amount + accrued interest	i ax event: on any interest payment date at principal amount + accrued interest	interest	Tax event: on any interest payment date at principal amount + accrued interest
16	Subsequent call dates, if applicable		-	-	
	Subsequences of operations				
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Floating	Floating	Floating	Fixed
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.
18	Coupon rate and any related index	Euribor 3M + 0,35% payable quarterly	Eurlbor 3M + 0,52% payable quarterly	Euribor 3M + 0,49% payable quarterly	5,935% p.a.
		Euribor 3M + 0,35% payable quarterly	Euribor 3M + 0,52% payable quarterly		5,935% p.a. NO
19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)				
19 EU-20a	Existence of a dividend stopper	NO	ΝΟ	NO	NO 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 - Andatory	ΝΟ	NO Mandatony 	NO Mandatory - Mandatory
19 EU-20a EU-20b 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Huly discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	NO Mandatory Mandatory NO	NO Mandatory Mandatory NO	NO Mandatory 	NO Mandatory 
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	NO Mandatory 	NO Mandatory 	NO Mandatory Mandatory Noncumulative	NO Mandatory Mandatory NO Noncumulative
19 EU-20a EU-20b 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Huly discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	NO Mandatory Mandatory NO	NO Mandatory Mandatory NO	NO Mandatory 	NO Mandatory 
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	NO Mandatory 	NO Mandatory 	NO Mandatory Mandatory Noncumulative	NO Mandatory Mandatory NO Noncumulative
19 EU-20a 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 on non-convertible If convertible, conversion trigger(s)	NO Mandatory 	NO Mandatory 	NO Mandatory Mandatory Noncumulative	NO Mandatory Mandatory NO Noncumulative
19 EU-20a EU-20b 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of stop up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially	NO Mandatory 	NO Mandatory 	NO Mandatory Mandatory Noncumulative	NO Mandatory Mandatory NO Noncumulative
19 EU-20a EU-20b 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible on convertible If convertible, conversion trigger(s) If convertible, conversion rate	NO Mandatory 	NO Mandatory 	NO Mandatory Mandatory Noncumulative	NO Mandatory Mandatory NO Noncumulative
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 rate if convertible, conversion rate if convertible, conversion rate	NO Mandatory 	NO Mandatory 	NO Mandatory Mandatory Noncumulative	NO Mandatory Mandatory NO Noncumulative
19 EU-20a EU-20b 21 22 23 24 25 26 27 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of stop up or other incentive to redeem Noncumulative or cumulative Convertible on convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, encoversion rate	NO Mandatory 	NO Mandatory 	NO Mandatory Mandatory Noncumulative	NO Mandatory Mandatory NO Noncumulative
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 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, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, pardial conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into	NO Mandatory Mandatory Mandstory NO Nonconvertible - - - - - - - - - - - - - - -	NO Mandatory 	NO Mandatory Mandatory NO Noncurvulative Noncurvetible - - - - - - - - - - - - - - - - - - -	N0 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 timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, or non-convertible if convertible, conversion ridger(s) if convertible, conversion rate if convertible, specify instrument type convertible if convertible, specify instrument type convertible into if convertible, specify instrument it converts into Write-down features	NO Mandatory 	NO Mandatory Mandatory Mandatory NO NOCONVERTIBLE NONCONVERTIBLE - - -	NO Mandatory Mandatory Noncumulative	NO Mandatory Mandatory NO Noncumulative
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 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 trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into	NO Mandatory Mandatory Mandstory NO Nonconvertible - - - - - - - - - - - - - - -	NO Mandatory Mandatory Mandatory NO NOCONVERTIBLE NONCONVERTIBLE - - -	NO Mandatory Mandatory NO Noncurvulative Noncurvetible - - - - - - - - - - - - - - - - - - -	N0 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 timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, excit, mandatory or optional conversion If convertible, specify issuer of instrument the converts into Write-down fautres If write-down, write-down trigger(s)	NO Mandatory Mandatory Mandstory NO Nonconvertible - - - - - - - - - - - - - - -	NO Mandatory Mandatory Mandatory NO NOCONVERTIBLE NONCONVERTIBLE - - -	NO Mandatory Mandatory NO Noncurvulative Noncurvetible - - - - - - - - - - - - - - - - - - -	N0 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 step up or other incentive to redeem Noncumulative or cumulative Convertible, or non-convertible if convertible, conversion ridger(s) if convertible, conversion rate if convertible, specify instrument type convertible if convertible, specify instrument type convertible into if convertible, specify instrument it converts into Write-down features	NO Mandatory Mandatory Mandstory NO Nonconvertible - - - - - - - - - - - - - - -	NO Mandatory Mandatory Mandatory NO NOCONVERTIBLE NONCONVERTIBLE - - -	NO Mandatory Mandatory NO NOCOMULATIVE Nonconvertible - - - - - - - - - - - - - - - - - - -	N0 Mandatory 
19 EU-20a EU-20b 21 22 23 24 25 26 27 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 - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Moncumulative or cumulative Convertible on non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, generity instrument type convertible into If convertible, up or instrument inconvertible into If convertible, up or instrument inconvertible into If convertible, up or instrument inconvertible into If write-down, wite-down trigger(s) If write-down, full or partial	NO Mandatory Mandatory NO Nonconvertible • • • • • • • • • • • • • • • • • • •	NO Mandatory Mandatory NO Nonconvertible - - - - - NO NO NO - - - -	NO Mandatory 	N0 Mandatory 
19 EU-20a EU-20b 21 22 23 24 25 26 27 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 - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Moncumulative or cumulative Convertible on non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, generity instrument type convertible into If convertible, up or instrument inconvertible into If convertible, up or instrument inconvertible into If convertible, up or instrument inconvertible into If write-down, wite-down trigger(s) If write-down, full or partial	NO Mandatory Mandatory NO Nonconvertible • • • • • • • • • • • • • • • • • • •	NO Mandatory Mandatory NO Nonconvertible - - - - - NO NO NO - - - -	NO Mandatory 	N0 Mandatory 
19 EU-20a EU-20b 22 23 23 24 25 26 27 28 29 30 31 31 32 33 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory fr convertible, conversion trigger(s) fr convertible, conversion rate fr convertible, pacify instrument the convertible into fr convertible, specify issuer of instrument it converts into Write-down fully regardial fr write-down, write-down trigger(s) fr write-down, full or partial fr write-down, description of write-up mechanism	NO Mandatory Mandatory NO Nonconvertible • • • • • • • • • • • • • • • • • • •	NO Mandatory Mandatory NO Nonconvertible - - - - - NO NO NO - - - -	NO Mandatory 	N0 Mandatory 
19 €U-20a 21 22 24 25 26 26 26 27 28 29 30 31 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of stop up or other incentive to redeem Noncumulative or cumulative Convertible on conversible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, encourse that the conversion If convertible, specify instrument to econvertible into If convertible, specify instrument to econvertible into If convertible, specify instrument it converts into Write-down features If write-down, full or partial If write-down, full or partial If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities)	NO Mandatory Mandatory NO Nonconvertible • • • • • • • • • • • • • • • • • • •	NO Mandatory Mandatory NO Nonconvertible - - - - - NO NO NO - - - -	NO Mandatory 	N0 Mandatory 
19 EU-20a EU-20a 22 23 23 24 24 25 26 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 amount) Existence of step up or other incentive to redeem Noncomplative or comulative Convertible, on-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify issuer of instrument to econvertible into If convertible, specify issuer of instrument to convertible into If convertible, specify issuer of instrument to convert into Write-down, write-down trigger(s) If write-down, upranent 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	N0           Mandatory           -           Monconvertible           -	NO	NO Mandatory Mandatory Noncumulative Nonconvertible - - - - - - NO NO - NA	NO Mandatory 
19 EU-20a 21 22 24 25 26 26 26 26 26 26 26 27 28 29 30 30 31 31 32 33 34 34 8 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) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of stop up or other incentive to redeem Moncumulative or cumulative Convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, gendry issuer of instrument in convertible into If convertible, specify issuer of instrument it converts into Write down freatures If write-down, full or partially If write-down, full or partiall If write-down, full or partiall If write-down, full or partiall If write-down, full or partiall If write-down, gencer on the entry of the instrument in the entry of the instrument 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 hierarchy in liquidation for factory instrument type immediately senior to instrument)	NO Mandatory 	N0 Mandatory Mandatory N0 Mandatory N0 No Convertise No Co	N0 Mandatory 	N0 Mandatory — Mandatory N0 Nonconvertible - - - - N0 - N0 - - N0 - - - - - - - - - - - - -
19 EU-20a EU-20a 22 23 23 24 24 25 26 26 26 26 27 28 30 31 31 32 33 33 34 34 22 33	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Fistence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible, conversion trigger(s)  If convertible, conversion trigger(s)  If convertible, eaching issuer of instrument to be convertible into If convertible, eaching issuer of instrument to be convertible into If convertible, eaching issuer of instrument to be convertible into If convertible, eaching issuer of instrument to convertible into If convertible, eaching issuer of instrument it converts into If directed and the convertible into If convertible, eaching issuer of instrument it converts into If write-down, write-down trigger(s) If write-down, numer to temporary  If write-down, description of write-up mechanism  Type of subordination (only for eligible liabilities)  Ranking of the instrument in normal insolvency proceedings Paviton in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N0           Mandatory           -           Monconvertible           -	NO	N0 Mandatory 	NO Mandatory 
19 EU-20a EU-20a 21 22 24 25 26 27 28 29 30 30 31 32 33 34 <u>34a</u> <u>EU-24b</u> <u>35</u> <u>36</u> <u>37</u> <u>34a</u> <u>53</u> <u>36</u> <u>37</u> <u>34a</u> <u>53</u> <u>34a</u> <u>53</u> <u>34a</u> <u>53</u> <u>34a</u> <u>53</u> <u>34a</u> <u>53</u> <u>34a</u> <u>53</u> <u>34a</u> <u>53</u> <u>34a</u> <u>53</u> <u>34a</u> <u>53</u> <u>34a</u> <u>53</u> <u>34a</u> <u>53</u> <u>34a</u> <u>53</u> <u>34a</u> <u>53</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>34a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u> <u>35a</u>	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 stop up or other incentive to redeem Moncumulative or cumulative Convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, generity issuer of instrument in conversion If convertible, generity issuer of instrument it converts into 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, 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 hieracity in liquidation (specify instrument type inmediately senior to instrument) Non-compliant transitioned features	NO Mandatory 	N0 Mandatory Mandatory N0 Mandatory N0 No Convertise No Co	N0 Mandatory 	N0 Mandatory — Mandatory N0 Nonconvertible - - - - N0 - N0 - - N0 - - - - - - - - - - - - -
19 EU-20a EU-20a 21 22 23 24 25 26 26 27 28 29 30 31 32 33 34 EU-34b 35 36 37 37a	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)  Fistence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible, conversion trigger(s)  If convertible, conversion trigger(s)  If convertible, eaching issuer of instrument to be convertible into If convertible, eaching issuer of instrument to be convertible into If convertible, eaching issuer of instrument to be convertible into If convertible, eaching issuer of instrument to convertible into If convertible, eaching issuer of instrument it converts into If directed and the convertible into If convertible, eaching issuer of instrument it converts into If write-down, write-down trigger(s) If write-down, numer to temporary  If write-down, description of write-up mechanism  Type of subordination (only for eligible liabilities)  Ranking of the instrument in normal insolvency proceedings Paviton in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	NO Mandatory 	N0 Mandatory Mandatory N0 Mandatory N0 No Convertise No Co	N0 Mandatory 	N0 Mandatory — Mandatory N0 Nonconvertible - - - - N0 - N0 - - N0 - - - - - - - - - - - - -

\* 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 F	eatures of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	9	10	11	12
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)	XS0138428684	XS0139264682	XS0140394817	XS0140691865
2a	Public or private placement	Private	Private	Private	Private
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	Eliqible 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	38	94	40
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)				
	Nominal amount of instrument: original amount of currency of issuance (in million)	60	40		50
9	Nominal amount of instrument: original amount - currency of issuance	EUR	USD		EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ million)	60	45		50
EU-9a	Issue price	99.31	100.00	98.76	99.84
EU-9b	Redemption price	100.00	100.00	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	05.11.2001	05.12.2001		27.12.2001
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	31.12.2031	05.12.2031	27.12.2031	27.12.2026
	Uriginal maturity date Issuer call subject to prior Supervisory approval	N0	N0	ND	N0
14	Optional call date	-	-		
	Optional call date		-		-
		1			
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	Tax event: on any interest payment date at principal amount + accrued
	Contingent call dates and redemption amount	interest	interest	interest	interest
16	Subsequent call dates, if applicable				
10	Subsequent call bales, il applicable				
	Coupons/dividends				
	Fixed or floating dividend/coupon	Floating	Fixed	Floating	Floating
		rooms	r incu	Todang	rooung
18	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
19	Existence of a dividend stopper	NO	NO		NO
	Fully discretionary, partially discretionary or mandatory (in terms of timing)		NO Mandetory	N0 Mandatory	
EU-20a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	NO		Mandatory	N0 Mandatory
	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			NO
EU-20a EU-20b 21	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	NO Mandatory	- Mandatory -	Mandatory	N0 Mandatory
EU-20a EU-20b 21 22	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative	NO Mandatory - Mandatory	- Mandatory -	Mandatory - Mandatory	NO Mandatory - Mandatory
EU-20a EU-20b 21	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	NO Mandatory Mandatory NO	Mandatory - Mandatory NO	Mandatory - Mandatory NO	NO Mandatory 
EU-20a EU-20b 21 22 23	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	NO Mandatory 	Mandatory - Mandatory No Noncumulative	Mandatory 	NO Mandatory Mandatory NO Nonumulative
EU-20a EU-20b 21 22 23 24	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	NO Mandatory 	Mandatory - Mandatory No Noncumulative	Mandatory 	NO Mandatory Mandatory No Nonumulative
EU-20a EU-20b 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	NO Mandatory 	Mandatory - Mandatory No Noncumulative	Mandatory 	NO Mandatory Mandatory No Nonumulative
EU-20a EU-20b 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	NO Mandatory 	Mandatory - Mandatory No Noncumulative	Mandatory 	NO Mandatory Mandatory No Nonumulative
EU-20a EU-20b 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially	NO Mandatory 	Mandatory - Mandatory No Noncumulative	Mandatory 	NO Mandatory Mandatory No Nonumulative
EU-20a EU-20b 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate	NO Mandatory 	Mandatory - Mandatory No Noncumulative	Mandatory 	NO Mandatory Mandatory Nonumulative
EU-20a EU-20b 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, candid conversion If convertible, experts in rate or convertible If convertible, experts in rate or convertible into	NO Mandatory 	Mandatory - Mandatory No Noncumulative	Mandatory 	NO Mandatory Mandatory Nonumulative
EU-20a EU-20b 21 22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate If convertible, gendy to regular to regular  If convertible, specify instrument type convertible into	NO Mandatory 	Mandatory - Mandatory No Noncumulative	Mandatory 	NO Mandatory Mandatory Nonumulative
EU-20a 21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative ar cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features	NO Mandatory Mandatory Mandatory NO Nonconvertible - - - - - - - - - - - - - - - - - - -	Mandatory - Mandatory NO Noncumulative Nonconvertible	Mandatory Mandatory Noncumulative Nonconvertible - - - - - - - - - - - - -	NO Mandatory 
EU-20a EU-20b 21 22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate If convertible, gendy to regular to regular  If convertible, specify instrument type convertible into	NO Mandatory Mandatory Mandatory NO Nonconvertible - - - - - - - - - - - - - - - - - - -	Mandatory - Mandatory NO Noncumulative Nonconvertible	Mandatory Mandatory Noncumulative Nonconvertible - - - - - - - - - - - - -	NO Mandatory 
EU-20a 21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or comulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify into the convertible into If convertible, specify into the convertible into If convertib	NO Mandatory Mandatory Mandatory NO Nonconvertible - - - - - - - - - - - - - - - - - - -	Mandatory - Mandatory NO Noncumulative Nonconvertible	Mandatory Mandatory Noncumulative Nonconvertible - - - - - - - - - - - - -	NO Mandatory 
EU-20a EU-20b 21 22 23 24 24 25 26 27 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of ming - reasons for discretion  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible, conversion trigger(s)  If convertible, conversion rate If convertible, pacify issue of instrument type convertible into If convertible, pacify issue of instrument type convertible into If convertible, pacify issue of instrument to convertible into If convertible, pacify issue of instrument into convertible If or for the convertible If or instrument into convertible If write-down, full or partial	NO Mandatory Mandatory Mandatory NO Nonconvertible - - - - - - - - - - - - - - - - - - -	Mandatory - Mandatory NO Noncumulative Nonconvertible	Mandatory Mandatory Noncumulative Nonconvertible - - - - - Nonconvertible - - - - - - - - - - - - -	NO Mandatory 
EU-20a EU-20b 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or comulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify into the convertible into If convertible, specify into the convertible into If convertib	NO Mandatory Mandatory NO NOnconvertible • • • • • • • • • • • • • • • • • • •	Mandatory - Mandatory NO Noncurrulative Nonconvertible NO NO	Mandatory Mandatory Noncumulative Nonconvertible - - - - - Nonconvertible - - - - - - - - - - - - -	N0 Mandatory 
EU-20a EU-20b 21 22 23 24 25 26 27 28 29 30 31 31 32	Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of ming) - reasons for discretion  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible, conversion trigger(s)  If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument tipger(s) If write-down, full or partial	NO Mandatory Mandatory NO NOnconvertible • • • • • • • • • • • • • • • • • • •	Mandatory - Mandatory NO Noncurrulative Nonconvertible NO NO	Mandatory Mandatory Noncumulative Nonconvertible - - - - - Nonconvertible - - - - - - - - - - - - -	N0 Mandatory 
EU-20a 21 22 23 24 25 26 27 28 29 30 30 30 31 32 33 33	Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of minual - reasons for discretion  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible If or other convertible If write-down, write-down trigger(s) If write-down, description of write-up mechanism If temporary write-down, description of write-up mechanism	NO Mandatory Mandatory NO NOnconvertible • • • • • • • • • • • • • • • • • • •	Mandatory - Mandatory NO Noncurrulative Nonconvertible NO NO	Mandatory Mandatory Noncumulative Nonconvertible - - - - - Nonconvertible - - - - - - - - - - - - -	N0 Mandatory 
EU-20a EU-20b 21 22 23 24 25 26 26 27 28 29 30 31 31 32 33 34	Fully discretionary, partially discretionary or mandatary (in terms of timing)  Fully discretionary, partially discretionary or mandatary (in terms of amount)  Fully discretionary, partially discretionary or mandatary (in terms of amount)  Fully discretionary, partially discretionary or mandatary (in terms of amount)  Noncumulative or cumulative  Carnvertible, conversion trigger(s)  If convertible, conversion rate If convertible, conversion rate If convertible, conversion rate If convertible, secify issue of update instruments the convertible into If convertible, secify issue of update instruments the convertible into If convertible, secify issue of update instruments the convertible into If convertible, secify issue of instrument to convertible into If convertible, secify issue of instrument to convertible into If convertible, secify issue of instrument to convertible into If convertible, secify issue of instrument to convertible into If convertible, for the secify issue of instrument into into If convertible, information instrument into into If convertible, secify issue of instrument into into If convertible, secify issue of instrument into If write-down, write-down trigger(s) If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities)	NO Mandatory Mandatory NO NOnconvertible • • • • • • • • • • • • • • • • • • •	Mandatory - Mandatory NO Noncurrulative Nonconvertible NO NO	Mandatory Mandatory Noncumulative Nonconvertible - - - - - Nonconvertible - - - - - - - - - - - - -	N0 Mandatory 
EU-20a EU-20b 21 22 23 24 25 26 27 28 29 30 30 31 32 33 33 34 EU-34b	Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of ming) - reasons for discretion  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, folly or partially  f convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, specify instrument type convertible into If convertible, specify instrument type convertible  If write-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 eligible (abilities)	NO         Mandatory           -         Mandatory           NO         NO           Nonconvertible         -           -         -	Mandatory	Mandatory	NG Mandetory Mandetory Noncumulative Nonconvertible - - - - NO NO - NA
EU-20a EU-20b 21 22 23 24 24 25 26 29 29 30 31 32 33 33 34 EU-34b	Fully discretionary, partially discretionary or mandatary (in terms of timing)  Fully discretionary, partially discretionary or mandatary (in terms of amount)  Fully discretionary, partially discretionary or mandatary (in terms of amount)  Fully discretionary, partially discretionary or mandatary (in terms of amount)  Convertible or non-convertible  f convertible, conversion trigger(s)  f convertible, mandatory or optional conversion  f convertible, mandatory or optional conversion  f convertible, mandatory or optional conversion  f convertible, partially discretionary on the set of the	NO Mandatory —	Mandatory  Andatory  Mandatory NO Noncimulative Nonconvertible     Noncimulative Nonconvertible    Noncimulative No NO    NO    Subordinated instruments *	Mandatory	N0 Mandatory 
EU-20a EU-20b 21 22 23 24 25 26 27 28 29 30 31 31 32 33 33 34 34 25 26 27 28 29 30 30 31 32 33 33	Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of ming) - reasons for discretion  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Evidence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, folly or partially discretionary or mandatory (in terms of the step up or other incentive to redeem  If convertible, folly or partially discretionary or mandatory (in terms of amount)  If convertible, conversion trigger(s)  If convertible, folly or partially If convertible, specify instrument type convertible into If write-down, write-down trigger(s)  If write-down, permanent or temporary  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination (only for eligible tiabilities)  Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liguidation (specify instrument type immediately senior to instrument) Non-compilant transitioned features	NO         Mandatory           -         Mandatory           NO         NO           Nonconvertible         -           -         -	Mandatory	Mandatory	NG Mandetory 
EU-20a EU-20b 22 23 24 25 26 26 26 27 28 29 30 31 32 33 34 EU-24b 52 33 34 24 34 34 25 36 37	Fully discretionary, partially discretionary or mandatary (in terms of timing)  Fully discretionary, partially discretionary or mandatary (in terms of ming - reasons for discretion  Fully discretionary, partially discretionary or mandatary (in terms of amount)  Fully discretionary, partially discretionary or mandatary (in terms of amount)  fully discretionary, partially discretionary or mandatary (in terms of amount)  fully discretionary, partially discretionary or mandatary (in terms of amount)  fully discretionary, partially discretionary or mandatary (in terms of amount)  fully discretionary, partially discretionary or mandatary (in terms of amount)  for convertible, conversion trigger(s)  for convertible, mandatory or optional conversion  for convertible, partially experily instrumment type convertible into  for convertible, particity missioner to convertible into  for convertible, particity missioner to convertible into  for convertible, particity and the convertible into  for convertible, particity and the convertible into  for convertible, particity of the convertible into  for write-down, full or partial  f write-down, permanent or temporary  if temporary write-down, description of write-up mechanism  Type of subordination (only for eligible liabilities)  Type of subordination in account in linguidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	NO Mandatory —	Mandatory  Andatory  Mandatory NO Noncimulative Nonconvertible     Noncimulative Nonconvertible    Noncimulative No NO    NO    Subordinated instruments *	Mandatory	N0 Mandatory 
EU-20a EU-20b 22 23 24 25 26 26 27 28 29 30 31 32 33 33 34 34 29 30 31 32 33 33 33 34	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)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Convertible or non-convertible  f convertible, conversion trigger(s)  if convertible, conversion rate f convertible, conversion rate f convertible, conversion rate f convertible, specify instrument type convertible into f convertible, specify instrument type convertible into f convertible, specify instrument type convertible into f convertible, specify instrument type convertible f write-down, write-down trigger(s)  if write-down, full or partial if write-down, permanent or temporary  if write-down, description of write-up mechanism  Type of subordination (only for eligible liabilities)  Ranking of the instrument in normal insolvency proceedings  Pacify non-compliant features  ff wres-goer(y non-compliant features)  ff wres-goer(y non-compliant features)  Fues pacify non-compliant features  ff wees-goer(y non-compliant features)  Fues pacify non-compliant features  Fues pacify non-compliant features  Fues pacify non-compliant features  Fues pacify	NO Mandatory —	Mandatory  Andatory  Mandatory NO Noncimulative Nonconvertible     Noncimulative Nonconvertible    Noncimulative No NO    NO    Subordinated instruments *	Mandatory	N0 Mandatory 
EU-20a EU-20b 22 23 24 25 26 27 26 27 28 29 30 31 32 33 33 33 34 4 EU-34b 35 35 35	Fully discretionary, partially discretionary or mandatary (in terms of timing)  Fully discretionary, partially discretionary or mandatary (in terms of ming - reasons for discretion  Fully discretionary, partially discretionary or mandatary (in terms of amount)  Fully discretionary, partially discretionary or mandatary (in terms of amount)  fully discretionary, partially discretionary or mandatary (in terms of amount)  fully discretionary, partially discretionary or mandatary (in terms of amount)  fully discretionary, partially discretionary or mandatary (in terms of amount)  fully discretionary, partially discretionary or mandatary (in terms of amount)  for convertible, conversion trigger(s)  for convertible, mandatory or optional conversion  for convertible, partially experily instrumment type convertible into  for convertible, particity missioner to convertible into  for convertible, particity missioner to convertible into  for convertible, particity and the convertible into  for convertible, particity and the convertible into  for convertible, particity of the convertible into  for write-down, full or partial  f write-down, permanent or temporary  if temporary write-down, description of write-up mechanism  Type of subordination (only for eligible liabilities)  Type of subordination in account in linguidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	NO Mandatory —	Mandatory  Andatory  Mandatory NO Noncimulative Nonconvertible     Noncimulative Nonconvertible    Noncimulative No NO    NO    Subordinated instruments *	Mandatory	NO Mandatory 

\* 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 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	LO_A111_01_0004
2a	Public or private placement	Private	Private
		Instrument - English Law	
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	NO	YES
		10	
4	Regulatory treatment		
	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Tier 2
6	Eligible at solo / (sub-)consolidated / solo & (sub-)consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Bond - Art. 62 CRR	Loan - Art. 62 CRR
		125	26
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)		
	Nominal amount of instrument: original amount of currency of issuance (in million)	125	28
9	Nominal amount of instrument: original amount - currency of issuance	EUR	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ million)	125	21
EU-9a	Issue price	99.62	100.00
	Redemption price	100.00	100.00
10-90	Recemption price		
	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	NO
	Optional call date		-
	optional care out		
15	Contraction will defen and and enables amount	Tax event: on any interest payment date at principal amount + accrued	
	Contingent call dates and redemption amount	interest	
16	Subsequent call dates, if applicable		
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating	Fixed
10		Sulles M. O 52% south and assults	USD 130 000
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.
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.
18	Existence of a dividend stopper	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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)		
19 EU-20a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	NO Mandatory 	NO Mandatory 
19 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 
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 Noncomulative or cumulative	NO Mandatory , Mandatory Nonunulative	NO 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 Nonunulative	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 cumulative Convertible or non-convertible	NO Mandatory , Mandatory Nonunulative	NO Mandatory 
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 Noncomulative or cumulative	NO Mandatory , Mandatory Nonunulative	NO Mandatory 
19 EU-20a EU-20b 21 22 23 24	Evistence 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 on conversible If convertible, conversion trigger(s)	NO Mandatory , Mandatory Nonunulative	NO Mandatory 
19 EU-20a 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of stop up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	NO Mandatory , Mandatory Nonunulative	NO Mandatory 
19 EU-20a EU-20b 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of stop up or other incentive to redeem Noncumulative or cumulative Convertible on -convertible If convertible, fully or partially If convertible, fully or partially	NO Mandatory , Mandatory Nonunulative	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 trigger(s) If convertible, conversion rate If convertible, conversion rate	NO Mandatory , Mandatory Nonunulative	NO Mandatory 
19 EU-20a 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or comutative Convertible or no-convertible If convertible, conversion trigger(s) If convertible, conversion tab If convertible, enderstary or optional conversion If convertible, enderstary or optional conversion If convertible, enderstary or optional conversion	NO Mandatory , Mandatory Nonunulative	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 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) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument to convertible into If convertible, specify instrument to convertible into	NO Mandatory Mandatory Mandatory NO Nonconvertible - - - - - - - - -	NO Mandatory 
19 EU-20a 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible on - convertible If convertible, conversion trigger(s) If convertible, conversion tab If convertible, conversion rate If convertible, specify instrument type convertible into	NO Mandatory , Mandatory Nonunulative	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, or non-convertible If convertible, conversion ridger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features	NO Mandatory Mandatory Mandatory NO Nonconvertible - - - - - - - - -	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 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) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument to convertible into If convertible, specify instrument to convertible into	NO Mandatory Mandatory Mandatory NO Nonconvertible - - - - - - - - -	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 amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or comutative Convertible or non-convertible If convertible, norversion trigger(s) If convertible, norversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify issuer of instrument it converts into Wite-down (sure res) If write-down, write-down trigger(s)	NO Mandatory Mandatory Mandatory NO Nonconvertible - - - - - - - - -	NO Mandatory 
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing) 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) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If write-down, full or partial	NO Mandatory Mandatory NO Noncurvertible • • • • • • • • • • • • • • • • • • •	NO Mandatory — — Mandatory Nonconvertible Nonconvertible - - - - - - - - - - - - - - - - - - -
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 amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or comutative Convertible or non-convertible If convertible, norversion trigger(s) If convertible, norversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify issuer of instrument it converts into Wite-down (sure res) If write-down, write-down trigger(s)	NO Mandatory Mandatory Mandatory NO Nonconvertible - - - - - - - - -	NO Mandatory 
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing) 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) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If write-down, full or partial	NO Mandatory Mandatory NO Noncurvertible • • • • • • • • • • • • • • • • • • •	NO Mandatory — — Mandatory Nonconvertible Nonconvertible - - - - - - - - - - - - - - - - - - -
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing) 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) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If write-down, full or partial	NO Mandatory Mandatory NO Noncurvertible • • • • • • • • • • • • • • • • • • •	NO Mandatory
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing) 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) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If write-down, full or partial	NO Mandatory Mandatory NO Noncurvertible • • • • • • • • • • • • • • • • • • •	NO Mandatory — — Mandatory Nonconvertible Nonconvertible - - - - - - - - - - - - - - - - - - -
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible on - convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify insurement type conversion If convertible, specify insurement type conversion If convertible, specify insurement the conversion If convertible, specify insurement the conversion If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary	NO Mandatory Mandatory NO Noncurvertible • • • • • • • • • • • • • • • • • • •	NO Mandatory — — Mandatory Nonconvertible Nonconvertible - - - - - - - - - - - - - - - - - - -
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing) 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) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If write-down, full or partial	NO Mandatory Mandatory NO Noncurvertible • • • • • • • • • • • • • • • • • • •	NO Mandatory — — Mandatory Nonconvertible Nonconvertible - - - - - - - - - - - - - - - - - - -
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible on - convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify insurement type conversion If convertible, specify insurement type conversion If convertible, specify insurement the conversion If convertible, specify insurement the conversion If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	NO Mandatory Mandatory NO Noncurvertible • • • • • • • • • • • • • • • • • • •	NO Mandatory
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible on - convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify insurement type conversion If convertible, specify insurement type conversion If convertible, specify insurement the conversion If convertible, specify insurement the conversion If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	NO Mandatory Mandatory NO Noncurvertible • • • • • • • • • • • • • • • • • • •	NO Mandatory — — Mandatory NO Nonconvertible - - - - - - - - - - - - - - - - - - -
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible on - convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify insurement type conversion If convertible, specify insurement type conversion If convertible, specify insurement the conversion If convertible, specify insurement the conversion If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	NO Mandatory Mandatory NO Noncurvertible • • • • • • • • • • • • • • • • • • •	NO Mandatory
19 U-20a U-20b 21 22 23 24 25 26 27 27 28 29 30 31 32 33 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step 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, conversion reduction If convertible, specify issuer of instrument to exore the If write-down, write-down trigger(s) If write-down, full or partial If write-down, description of write-up mechanism	NO Mandatory Mandatory NO Noncurvertible • • • • • • • • • • • • • • • • • • •	NO Mandatory
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 32 33 34 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 or other incentive to redeem Noncomulative 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, specify instrument to convertible into If convertible, specify instrument to convertible into If convertible, specify instrument to convertible into If convertible, specify instrument it converts into Write-down, full or partial If write-down, full or partial If write-down, duct or partial If temporary write-down, description of write-up mechanism Type of subordination (onty for eligible liabilities)	NO Mandatory Mandatory NO Noncurvertible • • • • • • • • • • • • • • • • • • •	NO Mandatory — — Mandatory Nonconvertible Nonconvertible - - - - - - - - - - - - - - - - - - -
19 EU-20a 21 22 23 24 25 26 27 28 30 31 32 33 33 34 34 U-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 amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion integer(s) If convertible, conversion reduction If convertible, specify issuer of instrument to econversion If convertible, specify issuer of instrument to conversion If convertible, specify issuer of instrument to convert into If convertible, specify issuer of instrument into If write-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	NO           Mandatory           -           Moncurrulative           Nonconvertible           -           -           -           -           -           -           -           -           -           -           -           -           -           -           NO           - <tr td=""></tr>	NO Mandatory Mandatory NO Noncurrulative Nonconvertible NO NA
19 EU-20a 21 22 23 23 24 25 26 27 27 28 29 30 31 31 32 33 33 34 34 34 34 35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of stop or other incentive 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 at If convertible, specify insurement type convertible into If convertible, specify insurement type convertible into If convertible, specify insurement type convertible into If convertible, specify insure of instrument it converts into Write-down, full or partial 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 (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NO Nandatory 	NO Mandatory 
19 EU-20b 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34 34 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) 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) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, conversion rate If convertible, specify instrument type convertible into If write-down, full or partial If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible tiabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination (only for eligible tiabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination to instrument in solvency proceedings Position in subordination to instrument in solvency proceedings Position in subordination to instrument in solvency proceedings Position in subordination (and proceedings Position in subordination tervers)	NO           Mandatory           -           Moncurrulative           Nonconvertible           -           -           -           -           -           -           -           -           -           -           -           -           -           -           NO           - <tr td=""></tr>	NO Mandatory Mandatory NO Noncurrulative Nonconvertible NO NA
19 EU-20a EU-20b 22 23 24 25 26 27 28 29 30 31 32 29 30 31 32 33 33 34 34 8 EU-34b 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 - 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 on convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify issuer of instrument to econversion If convertible, specify issuer of instrument it conversion If write-down, full or partially 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 (ronly 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	NO Nandatory 	NO Mandatory 
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 32 29 30 31 32 33 34 34 34 34 34 34 37 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 incentive to redeem Noncumulative or cumulative Convertible non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, conversion rate If convertible, specify instrument type convertible into If write-down, full or partial If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible tiabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination (only for eligible tiabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination to instrument in solvency proceedings Position in subordination to instrument in solvency proceedings Position in subordination to instrument in solvency proceedings Position in subordination (and y for eligible tabilities)	NO Nandatory 	NO Mandatory 
19 EU-20a 21 22 23 24 25 26 26 27 28 29 30 31 31 32 33 33 34 34 8 EU-345 35 36 37 37a	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 on convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify issuer of instrument to econversion If convertible, specify issuer of instrument it conversion If write-down, full or partially 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 (ronly 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	NO Nandatory 	NO Mandatory 

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