

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

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group		1	2	3	4
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique Identifier (eg CUSIP, ISIN or Bloomberg Identifier for private placement)	AT0000995006	AT0000844243	XS0122710188	XS0123313636
2a	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	-	YES	NO	NO
<b>Regulatory treatment</b>					
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	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Bond - Art. 51 CRR	Bond - Art. 62 CRR	Bond - Art. 62 CRR
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	1,681	600	20	30
9	Nominal amount of instrument: original amount of currency of issuance (In million)	1,681	600	20	30
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	1,681	600	20	30
EU-9a	Issue price	N/A	100.00	99.85	99.80
EU-9b	Redemption price	N/A	100.00	100.00	100.00
10	Accounting classification	Shareholders' equity	Shareholders' equity	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	N/A	10.12.2021	24.01.2001	25.01.2001
12	Perpetual or dated	Perpetual	Perpetual	Dated	Dated
13	Original maturity date	No maturity	No maturity	24.01.2031	25.01.2031
14	Issuer call subject to prior Supervisory approval	NO	NO	NO	NO
	Optional call date	-	10.12.2026	-	-
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.	-	-
<b>Coupons/dividends</b>					
17	Fixed or floating dividend/coupon	Floating	Fixed reset	Floating	Floating
18	Coupon rate and any related index	-	4.750% until the First Reset Date, payable semi-annually in arrear, and for the period from (and including) the First Reset Date to (but excluding) the next Reset Date and thereafter from (and including) each Reset Date to but excluding the next Reset Date (each a "Reset Period") the applicable Reference Rate plus the initial credit spread of 4.90% p.a. The interest after the First Reset Date will be calculated on an annual basis and then converted to a semi-annual rate in accordance with market conventions.	Euribor 3M + 0.39% p.a.	Euribor 6M + 0.3925% payable semi-annually
19	Existence of a dividend stopper	NO	YES	NO	NO
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Mandatory	Mandatory	Mandatory
EU-20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-	-	-
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Partially discretionary	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	NO	NO	NO
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Convertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	-	Common Equity Tier 1 Capital Ratio" falls below 5.125 per cent (the "Minimum CET1 Ratio")	-	-
25	If convertible, fully or partially	-	Fully or Partially	-	-
26	If convertible, conversion rate	-	pro rata	-	-
27	If convertible, mandatory or optional conversion	-	Mandatory	-	-
28	If convertible, specify instrument type convertible into	-	Common Equity Tier 1	-	-
29	If convertible, specify issuer of instrument it converts into	-	N/A	-	-
30	Write-down features	NO	YES	NO	NO
31	If write-down, write-down trigger(s)	-	Common Equity Tier 1 Capital Ratio" falls below 5.125 per cent (the "Minimum CET1 Ratio")	-	-
32	If write-down, full or partial	-	Fully or Partially	-	-
33	If write-down, permanent or temporary	N/A	Temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	-	After a write-down has been effected, the Current Nominal Amount of each Note, unless previously redeemed or repurchased and cancelled, may be written up in accordance with the following provisions of § 5(9) in each of the financial years of the Issuer subsequent to the occurrence of such write-down until the full Original Nominal Amount has been reached, to the extent that a corresponding annual profit (Jahresüberschuss) is calculated	-	-
34a	Type of subordination (only for eligible liabilities)	-	-	-	-
EU-34b	Ranking of the instrument in normal insolvency proceedings	-	-	-	-
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Additional Tier 1	Tier 2	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO	NO	NO
37	If yes, specify non-compliant features	-	-	-	-
37a	Link to the full term and conditions of the instrument (signposting)	-	-	-	-

(A) Insert "N/A" if the question is not applicable  
 \* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and  
 "Annex 3 - Insolvency Ranking in the jurisdictions of the Banking Union – Austria" published by SRB

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Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group		5	6	7	8
1	Issuer	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
2	Unique Identifier (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 Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
3a	Contractual recognition of write down and conversion powers of resolution authorities	NO	NO	NO	NO
<b>Regulatory treatment</b>					
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated
7	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
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	46	55	35	12
9	Nominal amount of instrument: original amount of currency of issuance (In million)	46	55	35	12
	Nominal amount of instrument: original amount - currency of issuance	EUR	EUR	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	46	55	35	12
EU-9a	Issue price	99.28	100.00	99.32	99.25
EU-9b	Redemption price	100.00	100.00	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	25.01.2001	20.08.2001	01.10.2001	30.10.2001
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	25.01.2031	20.08.2033	31.10.2031	30.10.2031
14	Issuer call subject to prior Supervisory approval	NO	NO	NO	NO
	Optional call date	-	-	-	-
15	Contingent call dates and redemption amount	Tax event: at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest	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	-	-	-	-
<b>Coupons/dividends</b>					
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.
19	Existence of a dividend stopper	NO	NO	NO	NO
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
EU-20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-	-	-
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO	NO	NO
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	-	-	-	-
25	If convertible, fully or partially	-	-	-	-
26	If convertible, conversion rate	-	-	-	-
27	If convertible, mandatory or optional conversion	-	-	-	-
28	If convertible, specify instrument type convertible into	-	-	-	-
29	If convertible, specify issuer of instrument it converts into	-	-	-	-
30	Write-down features	NO	NO	NO	NO
31	If write-down, write-down trigger(s)	-	-	-	-
32	If write-down, full or partial	-	-	-	-
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	-	-	-	-
34a	Type of subordination (only for eligible liabilities)	-	-	-	-
EU-34b	Ranking of the instrument in normal insolvency proceedings	-	-	-	-
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	subordinated instruments *	subordinated instruments *	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO	NO	NO
37	If yes, specify non-compliant features	-	-	-	-
37a	Link to the full term and conditions of the instrument (signposting)	-	-	-	-

(A) Insert 'N/A' if the question is not applicable  
\* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and "Annex 3 - Insolvency Ranking in the jurisdictions of the Banking Union – Austria" published by SRB

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Main Features 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 Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law	Instrument - English Law Subordinated provisions - Austrian Law
3a	Contractual recognition of write down and conversion powers of resolution authorities	NO	NO	NO	NO
<b>Regulatory treatment</b>					
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated
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
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	60	36	94	30
9	Nominal amount of instrument: original amount of currency of issuance (In million)	60	40	95	50
	Nominal amount of instrument: original amount - currency of issuance	EUR	USD	EUR	EUR
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	60	45	95	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
11	Original date of issuance	05.11.2001	05.12.2001	27.12.2001	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
14	Issuer call subject to prior Supervisory approval	NO	NO	NO	NO
	Optional call date	-	-	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	Tax event: on any interest payment date at principal amount + accrued interest	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	-	-	-	-
<b>Coupons/dividends</b>					
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating	Floating
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	NO
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
EU-20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-	-	-
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO	NO	NO
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	-	-	-	-
25	If convertible, fully or partially	-	-	-	-
26	If convertible, conversion rate	-	-	-	-
27	If convertible, mandatory or optional conversion	-	-	-	-
28	If convertible, specify instrument type convertible into	-	-	-	-
29	If convertible, specify issuer of instrument it converts into	-	-	-	-
30	Write-down features	NO	NO	NO	NO
31	If write-down, write-down trigger(s)	-	-	-	-
32	If write-down, full or partial	-	-	-	-
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	-	-	-	-
34a	Type of subordination (only for eligible liabilities)	-	-	-	-
EU-34b	Ranking of the instrument in normal insolvency proceedings	-	-	-	-
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	subordinated instruments *	subordinated instruments *	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO	NO	NO
37	If yes, specify non-compliant features	-	-	-	-
37a	Link to the full term and conditions of the instrument (signposting)	-	-	-	-

(A) Insert 'N/A' if the question is not applicable  
 \* Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and  
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EU CCA: Main features of regulatory own funds instruments and eligible liabilities instruments

Main Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group		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
3	Governing law(s) of the instrument	Instrument - English Law Subordinated provisions - Austrian Law	Whole Instrument - Austrian Law
3a	Contractual recognition of write down and conversion powers of resolution authorities	NO	YES
<b>Regulatory treatment</b>			
4	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
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	125	25
9	Nominal amount of instrument: original amount of currency of issuance (In million)	125	28
	Nominal amount of instrument: original amount - currency of issuance	EUR	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	125	21
EU-9a	Issue price	99.62	100.00
EU-9b	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
11	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	-	-
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount + accrued interest	-
16	Subsequent call dates, if applicable	-	-
<b>Coupons/dividends</b>			
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	Euribor 6M + 0.52% payable semi-annually	USD 130,000 per month / 5.673% p.a.
19	Existence of a dividend stopper	NO	NO
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
EU-20a	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	-	-
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO	NO
22	Noncumulative or cumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down features	NO	NO
31	If write-down, write-down trigger(s)	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination (only for eligible liabilities)	-	-
EU-34b	Ranking of the instrument in normal insolvency proceedings	-	-
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	subordinated instruments *	subordinated instruments *
36	Non-compliant transitioned features	NO	NO
37	If yes, specify non-compliant features	-	-
37a	Link to the full term and conditions of the instrument (signposting)	-	-
(A) Insert 'N/A' if the question is not applicable			

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