Main	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	X50122710188	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
	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 Solo & Consolidated	Additional Tier 1 Solo & Consolidated	Ineligible Solo & Consolidated	Ineligible Solo & Consolidated
7	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated 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		20	30
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)	1,681		20	30
9	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		20	30
EU-9a	Issue price	N/A		99.85	99.80
EU-96	Redemption price	N/A Shareholders' equity	100.00 Shareholders' equity	100.00 Liability – amortised cost	100.00 Liability – amortised cost
	Accounting classification	N/A	10.12.2021	24.01.2001	25.01.2001
12	Original date of issuance Perpetual or dated	Perpetual	Perpetual	Dated	Dated
13	Original maturity date	No maturity	No maturity	24.01.2031	25.01.2031
	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.	-	
47	Coupons/dividends				
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 4.30% 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 30	If convertible, specify issuer of instrument it converts into Write-down features	- NO	N/A YES	-	- NO
30	Write-down reatures If write-down, write-down trigger(s)		YES 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	<u> </u>	-
32	If write-down, rull or partial	- N/A		- 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 \$2 (5) 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	-	
24.5	Type of subordination (only for eligible liabilities)	-	-		
	Type of subordination (only for eligible liabilities) 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 *
	Non-compliant transitioned features	NO	NO	NO	NO
37	If yes, specify non-compliant features	-	-	-	-
	Link to the full term and conditions of the intrument (signposting) art 'N/A' if the question is not applicable				
	erc revix in the question is not applicable				

	eatures of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	5	6	7	8
1		UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
	issuer Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	VS0123117292	UNICREDIT BANK AUSTRIA AG XS0134061893	VS0136314415	VS0137905153
	Public or private placement	XSU123117292 Private	XSU134061893 Private	XSU136314415 Private	Private
20					
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
	Contractual recognition of write down and conversion powers of resolution authorities	NO	NO	NO	NO
	Regulatory treatment				
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated
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
	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
	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	-		-	
17	Coupons/dividends				
1/	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 instrument cype convertible into	-	-	-	-
	Write-down features	NO	NO	NO	NO
31	If write-down, write-down trigger(s)	-	-	•	-
32	If write-down, full or partial		t	1.	
32		- N/A	- N/A	- N/A	- N/A
34	If temporary write-down, description of write-up mechanism	-		-	- -
24-	Type of subordination (only for eligible liabilities)				
	Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings	-	* 	-	
35 EU-34b	Ranking of the instrument in normal insolvency proceedings 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
	If yes, specify non-compliant features	-	•	-	-
27.	Link to the full term and conditions of the intrument (signposting)		·		
3/a					
	t 'N/A' if the question is not applicable				

a de la c	eatures of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	9	10	11	12
	Issuer	UNICREDIT BANK AUSTRIA AG XS0138428684	UNICREDIT BANK AUSTRIA AG XS0139264682	UNICREDIT BANK AUSTRIA AG XS0140394817	UNICREDIT BANK AUSTRIA AG XS0140691865
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Public or private placement	XSU138428684 Private	XS0139264682 Private	X50140394817 Private	XS0140691865 Private
2a	Public of private placement				
3	Governing law(s) of the instrument	Instrument - English Law	Instrument - English Law	Instrument - English Law	Instrument - English Law
		Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
3a	Contractual recognition of write down and conversion powers of resolution authorities	NO	NO	NO	NO
	Regulatory treatment				
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated	Solo & Consolidated
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
0	Anount recognised in regulatory capital of engine natinues. (Currency in miniton, as of most recent reporting date)				
	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
	Original date of issuance	05.11.2001	05.12.2001	27.12.2001	27.12.2001
	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	31.12.2031	05.12.2031	27.12.2031	27.12.2026
	Issuer call subject to prior Supervisory approval	NO	NO	NO	NO
	Optional call date	-	-	-	-
			1		
15	Contingent call dates and redemption amount	Tax event: on any interest payment date at principal amount +	Tax event: on any interest payment date at principal amount +	Tax event: on any interest payment date at principal amount +	Tax event: on any interest payment date at principal amount +
	contingent can dates and redemption amount	accrued interest	accrued interest	accrued interest	accrued interest
			1		
16	Subsequent call dates, if applicable	-	-	-	-
	Coupons/dividends				
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	-	-	-	-
ELL 205	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatan.	Manufatan	b fan datan -
21		NO	Mandatory NO	Mandatory NO	Mandatory NO
21	Existence of step up or other incentive to redeem Noncumulative or cumulative	NO Noncumulative	NO Noncumulative	NO Noncumulative	NO Noncumulative
	Convertible or non-convertible	Noncumulative Nonconvertible	Noncumulative Nonconvertible	Noncumulative Nonconvertible	Noncumulative Nonconvertible
23	convertible of non-convertible	Nonconvertible	Nonconvertible	NONCONVENTIONE	
24	If convertible, conversion trigger(s)				
		-	-	-	_
25		-	-	-	
	If convertible, fully or partially	•		-	-
26	If convertible, fully or partially If convertible, conversion rate	•	• •	- -	- - -
26 27	if convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	- - - -	• • • •	- - -	- - - -
26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	- - - - - - - - -	• • • •	- - - -	- - - - - - -
26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument It converts into	- - - - - -	- - - - - - - - - -	- - - - -	- - - - - - - - - - - - -
26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	- 	- - - - - - - NO	- - - - - NO	
26 27 28 29 30	If convertible, fully or partially if convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into if convertible, specify issuer of instrument it converts into Write-down features	- - - - - - - - - - - - - - - - - - -	- - - - - - NO		
26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	- - - - - - - - - -	- - - - - - - NO -	- - - - - - NO -	
26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	- - - - - - NO -	- - - - - - - NO - - -		
26 27 28 29 30 31 31	If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down fautures If write-down, write-down trigger(s) If write-down, full or partial	-	-	-	-
26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	- 	- - - - - - NO - - N/A		
26 27 28 29 30 31 31	If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down fautures If write-down, write-down trigger(s) If write-down, full or partial	-	-	-	-
26 27 28 29 30 31 31	If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down fautures If write-down, write-down trigger(s) If write-down, full or partial	-	-	-	-
26 27 28 29 30 31 31	If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down fautures If write-down, write-down trigger(s) If write-down, full or partial	-	-	-	-
26 27 28 29 30 31 31	If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down full stures If write-down, full or partial If write-down, permanent or temporary	-	-	-	-
26 27 28 29 30 31 31 32 33	If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down full setures If write-down, write-down trigger(s) If write-down, full or partial	-	-	-	-
26 27 28 29 30 31 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument the converts into Write-down full or partial If write-down, full or partial If write-down, permanent or temporary	-	-	-	-
26 27 28 29 30 31 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument the converts into Write-down full or partial If write-down, full or partial If write-down, permanent or temporary	-	-	-	-
26 27 28 29 30 31 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument the converts into Write-down full or partial If write-down, full or partial If write-down, permanent or temporary	-	-	-	-
26 27 28 30 31 31 32 33 34	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument tic converts into Write-down features 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	-	-	-	-
26 27 28 29 30 31 32 33 34 34	If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument the converts into Write-down full or partial If write-down, full or partial If write-down, permanent or temporary	-	-	-	-
26 27 28 29 30 31 32 33 34 34 EU-34b	If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down 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		NG N/A		- - - -
26 27 28 29 30 31 32 33 34 34	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 full or partial 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)	-	-	-	-
26 27 28 29 30 31 32 33 34 34 EU-34b 35	If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument trype convertible into If convertible, specify issuer of instrument it converts into Write-down full or partial If write-down, full or partial If write-down, 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 hierarchy in liquidation (specify instrument type immediately senior to instrument)		NG N/A		N/A
26 27 28 29 30 31 32 33 34 34 EU-34b 35 36 37	If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument tree convertible into If convertible, specify issuer of instrument it converts into Write-down full or partial If write-down, write-down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If vers peel for non-compliant features		NU - N/A - - subordinated instruments *		- - - -
26 27 28 29 30 31 32 33 34 34 EU-34b 35 36 37	If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument trype convertible into If convertible, specify issuer of instrument it converts into Write-down full or partial If write-down, full or partial If write-down, 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 hierarchy in liquidation (specify instrument type immediately senior to instrument)		NU - N/A - - subordinated instruments *		N/A
26 27 28 29 30 31 32 33 34 34 EU-34b 35 36 37 373 37 373	If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument tree convertible into If convertible, specify issuer of instrument it converts into Write-down full or partial If write-down, write-down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If vers peel for non-compliant features		NU - N/A - - subordinated instruments *		N/A

1			
1	eatures of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	13	14
	Issuer	UNICOEDIT DANK AUCTOLA AC	UNICREDIT DANK AUGTRIA AC
1 A I		UNICREDIT BANK AUSTRIA AG	UNICREDIT BANK AUSTRIA AG
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	X50140838474	LO_A111_01_0004
2a	Public or private placement	Private	Private
		Instrument - English Law	
3	Governing law(s) of the instrument		Whole Instrument - Austrian Law
		Subordinated provisions - Austrian Law	
3a	Contractual recognition of write down and conversion powers of resolution authorities	NO	YES
	Regulatory treatment		
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	Lister went two (two to be reacted) solutions (windiction)	Bond - Art. 62 CRR	Loan - Art. 62 CRR
,	Instrument type (types to be specified by each jurisdiction)		
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	125	25
U	Anounce recognised in regulatory capital or engine natimities (currency in minion, as or most recent reporting date)		
		125	20
	Nominal amount of instrument: original amount of currency of issuance (in million)		28
9	Nominal amount of instrument: original amount - currency of issuance	EUR	USD
	Nominal amount of instrument: conversion of original amount in Euro (€ mln)	125	21
		99.62	100.00
	Issue price		
	Redemption price	100.00	100.00
10	Accounting classification	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	27.12.2001	25.12.2006
	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		Tax event: on any interest payment date at principal amount +	
	Contingent call dates and redemption amount	accrued interest	-
L			
16	Culture was all dates if any line bla	_	
10	Subsequent call dates, if applicable		
	Coupons/dividends		
		-	
1/	Fixed or floating dividend/coupon	Floating	Fixed
18	Courson rate and any related index	Euribor 6M + 0 52% payable semi-appually	LISD 130 000 per month / 5 673% n 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	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.
	Existence of a dividend stopper	NO	NO
19			
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)	NO	NO
19	Existence of a dividend stopper	NO	NO
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	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 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 redem	NO Mandatory Mandatory NO	NO Mandatory - Mandatory NO
19 EU-20a EU-20b 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative	NO Mandatory - Mandatory NO Noncurulative	NO Mandatory - Mandatory NO Monumulative
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 redem	NO Mandatory Mandatory NO	NO Mandatory - Mandatory NO
19 EU-20a 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	NO Mandatory - Mandatory NO Noncurulative	NO Mandatory - Mandatory NO Monumulative
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 - Mandatory NO Noncurulative	NO Mandatory - Mandatory NO Monumulative
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 or non-convertible If convertible, conversion trigger(s)	NO Mandatory - Mandatory NO Noncurulative	NO Mandatory - Mandatory NO Monumulative
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 cumulative Convertible or non-convertible	NO Mandatory - Mandatory NO Noncurulative	NO Mandatory - Mandatory NO Monumulative
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 or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	NO Mandatory - Mandatory NO Noncurulative	NO Mandatory - Mandatory NO Monumulative
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 or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate	NO Mandatory - Mandatory NO Noncurulative	NO Mandatory - Mandatory NO Monumulative
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 step up or other incentive to redeem Noncumulative or cumulative Convertible, or non-convertible If convertible, conversion rigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	NO Mandatory - Mandatory NO Noncurulative	NO Mandatory - Mandatory NO Monumulative
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 stop up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	NO Mandatory - Mandatory NO Noncurulative	NO Mandatory - Mandatory NO Monumulative
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 step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type conversion If convertible, specify instrument type conversion to If convertible, specify instrument type conversion If convertible, specify instrument type conversion If convertible into If convertibl	NO Mandatory - - Mandatory NO Noncurvetible - - - - - - - - -	NO Mandatory - Mandatory NO Nonconvertible - - - - - - - - - - - - - - - - - - -
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 step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type conversion If convertible, specify instrument type conversion to If convertible, specify instrument type conversion If convertible, specify instrument type conversion If convertible into If convertibl	NO Mandatory - Mandatory NO Noncurulative	NO Mandatory - Mandatory NO Monumulative
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 stop up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	NO Mandatory - - Mandatory NO Noncurvetible - - - - - - - - -	NO Mandatory - Mandatory NO Nonconvertible - - - - - - - - - - - - - - - - - - -
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 step up or other incentive to redeem Noncumulative or cumulative Convertible, or non-convertible If convertible, conversion rigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features	NO Mandatory - - Mandatory NO Noncurvetible - - - - - - - - -	NO Mandatory - Mandatory NO Nonconvertible - - - - - - - - - - - - - - - - - - -
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 trigger(s) If convertible, mandatory or optional conversion If convertible, specify instrument type conversion If convertible, specify instrument type conversion to If convertible, specify instrument type conversion If convertible, specify instrument type conversion If convertible into If convertibl	NO Mandatory - - Mandatory NO Noncurvetible - - - - - - - - -	NO Mandatory - Mandatory NO 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 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 ritgger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible specify instrument type convertible into If convertible, specify instrument to convertible into If convertible, specify instrument to convertible into Write-down features If write-down, write-down trigger(s)	NO Mandatory - - Mandatory NO Noncurvetible - - - - - - - - -	NO Mandatory - Mandatory NO Nonconvertible - - - - - - - - - - - - - - - - - - -
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 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 stop up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, ronversion trigger(s) If convertible, fully or partially If convertible, conversion trigger(s) If convertible, specify issuer of instrument it converts into Write-down, write-down trigger(s) If write-down, full or partial	NO Mandatory - Mandatory NO Noncurrubative 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 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 ritgger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible specify instrument type convertible into If convertible, specify instrument to convertible into If convertible, specify instrument to convertible into Write-down features If write-down, write-down trigger(s)	NO Mandatory - - Mandatory NO Noncurvetible - - - - - - - - -	NO Mandatory - Mandatory NO Nonconvertible - - - - - - - - - - - - - - - - - - -
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 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 stop up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, ronversion trigger(s) If convertible, fully or partially If convertible, conversion trigger(s) If convertible, specify issuer of instrument it converts into Write-down, write-down trigger(s) If write-down, full or partial	NO Mandatory - Mandatory NO Noncurrubative Nonconvertible - - - - - - - - - - - - - - - - - - -	NO Mandatory - 
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 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 stop up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, ronversion trigger(s) If convertible, fully or partially If convertible, conversion trigger(s) If convertible, specify issuer of instrument it converts into Write-down, write-down trigger(s) If write-down, full or partial	NO Mandatory - Mandatory NO Noncurrubative Nonconvertible - - - - - - - - - - - - - - - - - - -	NO Mandatory - 
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 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 stop up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, ronversion trigger(s) If convertible, fully or partially If convertible, conversion trigger(s) If convertible, specify issuer of instrument it converts into Write-down, write-down trigger(s) If write-down, full or partial	NO Mandatory - Mandatory NO Noncurrubative Nonconvertible - - - - - - - - - - - - - - - - - - -	NO Mandatory - 
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 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 stop up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, ronversion trigger(s) If convertible, fully or partially If convertible, conversion trigger(s) If convertible, specify issuer of instrument it converts into Write-down, write-down trigger(s) If write-down, full or partial	NO Mandatory - Mandatory NO Noncurrubative Nonconvertible - - - - - - - - - - - - - - - - - - -	NO Mandatory - 
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 amount) 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, ronversion trigger(s) If convertible, fully or partially If convertible, conversion trigger(s) If convertible, specify issuer of instrument it converts into Write-down, write-down trigger(s) If write-down, full or partial	NO Mandatory - Mandatory NO Noncurrubative Nonconvertible - - - - - - - - - - - - - - - - - - -	NO Mandatory - 
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 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 Noncomulative or comulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partiall If write-down, permanent or temporary	NO Mandatory - Mandatory NO Noncurrubative Nonconvertible - - - - - - - - - - - - - - - - - - -	NO Mandatory - 
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 amount) 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, ronversion trigger(s) If convertible, fully or partially If convertible, conversion trigger(s) If convertible, specify issuer of instrument it converts into Write-down, write-down trigger(s) If write-down, full or partial	NO Mandatory - Mandatory NO Noncurrubative Nonconvertible - - - - - - - - - - - - - - - - - - -	NO Mandatory - 
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 amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncomulative or comulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partiall If write-down, permanent or temporary	NO Mandatory - Mandatory NO Noncurrubative Nonconvertible - - - - - - - - - - - - - - - - - - -	NO Mandatory - 
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 amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncomulative or comulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partiall If write-down, permanent or temporary	NO Mandatory - Mandatory NO Noncurrubative Nonconvertible - - - - - - - - - - - - - - - - - - -	NO Mandatory - 
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 amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncomulative or comulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partiall If write-down, permanent or temporary	NO Mandatory - Mandatory NO Noncurrubative Nonconvertible - - - - - - - - - - - - - - - - - - -	NO Mandatory - 
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 amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncomulative or comulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify issuer of instrument it converts into Write-down features If write-down, full or partiall If write-down, permanent or temporary	NO Mandatory - Mandatory NO Noncurrubative Nonconvertible - - - - - - - - - - - - - - - - - - -	NO Mandatory - 
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 31 32 33 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument the convertible into If envertible, specify instrument the convertible into If envertible, specify instrument the convertible into If write-down, write-down trigger(s) 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	NO Mandatory - Mandatory NO Noncurrubative Nonconvertible - - - - - - - - - - - - - - - - - - -	NO Mandatory - - Mandatory Non Nonconvertible - - - - - - - - - - - - -
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 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 Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type conversion If convertible, specify instrument to convert into Wite-down, write-down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities)	NO Mandatory - Mandatory NO Noncurrubative Nonconvertible - - - - - - - - - - - - - - - - - - -	NO Mandatory - - Mandatory Non Nonconvertible - - - - - - - - - - - - -
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31 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) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible, or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument the convertible into If envertible, specify instrument the convertible into If envertible, specify instrument the convertible into If write-down, write-down trigger(s) 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	NO Mandatory - Mandatory NO Noncurrubative Nonconvertible - - - - - - - - - - - - - - - - - - -	NO Mandatory - - Mandatory Non Nonconvertible - - - - - - - - - - - - -
19 EU-20a 21 22 23 24 25 26 27 28 29 30 30 31 31 32 33 34 24 8 EU-20b 27 28 29 30 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of stop up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify insurement type convertible into If convertible, specify insurement type convertible into If convertible, specify insurement type convertible into If convertible, specify insurement trype convertible 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) Fanking of the instrument in normal insolvency proceedings	NO Mandatory Mandatory NO Noncumulative Nonconvertible - - - - - - NO - - - - - - - - - - - -	NO Mandatory - - - Mandatory NO Nonconvulative NO - - - - - NO - - NO - - - NO - - - - - - - - - - - - -
19 EU-20a 21 22 23 24 25 26 27 28 29 30 30 31 31 32 33 34 24 8 EU-20b 27 28 29 30 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) 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 If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify instrument type conversion If convertible, specify instrument to convert into Wite-down, write-down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities)	NO Mandatory - Mandatory NO Noncurrubative Nonconvertible - - - - - - - - - - - - - - - - - - -	NO Mandatory - - Mandatory Non Nonconvertible - - - - - - - - - - - - -
19 EU-20b 21 22 23 24 25 26 27 28 29 30 31 31 32 33 33 34 8 EU-34b 35	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) Evistence of step up or other incentive to redeem Noncumulative or cumulative Convertible, or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If envertible, specify instrument type convertible into If envertible, specify instrument type convertible into If envertible, specify instrument type convertible into 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 hierarchy in liquidation (specify instrument type immediately senior to instrument)	NO Mandatory	NO Mandatory - - Mandatory NO Nononvertible - - - - - - - - - - - - - - - - - - -
19 EU-20a 21 22 23 24 25 26 27 27 28 29 30 31 31 32 33 31 34 EU-34b 53 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion ritger(s) If convertible, fully or partially If convertible, conversion ritger(s) If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument to convert into Write-down full or partial If write-down, full or partial If write-down, full or partial 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) Ranking of the instrument in normal insidency proceedings Position in subordination herarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	NO Mandatory Mandatory NO Noncumulative Nonconvertible - - - - - - NO - - - - - - - - - - - -	NO Mandatory  Mandatory  Mandatory  Mononvertible    NO  Norumulative Nonconvertible    No  No  No  No  No  No  No  No  No
19 EU-200 21 22 23 24 26 27 26 27 28 29 30 31 31 32 33 34 34 20 33 34 34 35 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of stop up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify insurement type convertible into If convertible, specify insure of instrument it converts into Write-down, features If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism 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) Non-compilant transitioned features	NO Mandatory	NO Mandatory - - Mandatory NO Nononvertible - - - - - - - - - - - - - - - - - - -
19 EU-200 21 22 23 24 26 27 26 27 28 29 30 31 31 32 33 34 34 20 33 34 34 35 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of stop up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify insurement type convertible into If convertible, specify insure of instrument it converts into Write-down, features If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism 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) Non-compliant transitioned features	NO Mandatory	NO Mandatory - - Mandatory NO Nononvertible - - - - - - - - - - - - - - - - - - -
19 EU-20a EU-20b 21 22 23 24 24 27 27 27 28 29 29 30 31 31 32 33 33 34 8 EU-34b 35 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 amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion ritger(s) If convertible, fully or partially If convertible, conversion ritger(s) If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument to convert into Write-down full or partial If write-down, full or partial If write-down, full or partial 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) Ranking of the instrument in normal insidency proceedings Position in subordination herarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	NO Mandatory	NO Mandatory - - Mandatory NO Nononvertible - - - - - - - - - - - - - - - - - - -