	Template 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	1	2	3	4
1		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	XS0123117292
	Public or private placement	Private	Private Austrian law except for its conflict of law rules as far as such rules	Private Instrument - English Law	Private Instrument - English Law
3	Governing law(s) of the instrument	Whole Instrument - Austrian Law	would lead to the application of foreign law	Subordinated provisions - Austrian Law	Subordinated provisions - Austrian Law
3a	Contractual recognition of write down and conversion powers of resolution authorities		YES	NO	NO
	Regulatory treatment				
	Current treatment taking into account, where applicable, transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Tier 2	Tier 2
5		Common Equity Tier 1	Additional Tier 1	Ineligible	Ineligible
6 7	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated Instrument type (types to be specified by each jurisdiction)	Solo & Consolidated Ordinary shares	Solo & Consolidated Bond - Art. 51 CRR	Solo & Consolidated Bond - Art. 62 CRR	Solo & Consolidated Bond - Art. 62 CRR
		1,681	600	20	46
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	600	20	46
		EUR	EUR	EUR	EUR
		1,681	600	20	46
		N/A	100.00	99.85	99.28
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		N/A	10.12.2021	24.01.2001	25.01.2001
12	Perpetual or dated	Perpetual	Perpetual	Dated	Dated
13		No maturity	No maturity	24.01.2031	25.01.2031
14		NO -	NO 10.12.2026	NO .	NO -
}	Optional call date	=			
15			Regulatory or Tax event: in whole but not in part, upon not less than		
15	Contingent call dates and redemption amount		30 and not more than 60 days' prior notice, at any time if there is a		Tax event: at principal amount + accrued interest
			change in the regulatory classification of the Notes or if there is a material change in the applicable tax treatment of the Notes	accrued interest	
			moterial change in the applicable tax treatment of the Notes		
			"Ontional Radomation Data" mag- (1) h 2 2		
			"Optional Redemption Date" means (i) each Business Day during the period from and including 10 December 2026 to but excluding the		
16	Subsequent call dates, if applicable	-	First Reset Date; and ii) the First Reset Date; and (iii) each Interest	-	-
			Payment Date thereafter.		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Floating	Fixed reset	Floating	Floating
18	Coupon rate and any related index		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	Euribor 3M + 0,39% p.a.	Euribor 3M + 0,35% payable quarterly
			rate in accordance with market conventions.		
19		NO	YES	NO	NO
EU-20a		Fully discretionary	Mandatory	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	- Fully discretionary	Partially discretionary	- Mandatory	- Mandatory
21		No	NO NO	NO NO	NO
22		Noncumulative	Noncumulative	Noncumulative	Noncumulative
		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 27	If convertible, conversion rate If convertible, mandatory or optional conversion		pro rata Mandatory		1
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into		Common Equity Tier 1	-	1-
29	If convertible, specify issuer of instrument it converts into	-	N/A	-	-
	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 33	If write-down, full or partial	- MA	Fully or Partially	- N/4	-
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		
	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 *
		NO .	NO	YES	YES
		NO.	NO		
	f yes, specify non-compliant features	•	-	Lack of contractual recognition of bail-in on third country law	Lack of contractual recognition of bail-in on third country law
	Link to the full term and conditions of the intrument (signposting)				
(A) Inser	'N/A' if the question is not applicable	<u> </u>			
	* Reference: Austrian Ranking Restructuring and Resolution Act ("RaSAG") and				

^{*}Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and

"Annex 3 - Insolvency Ranking in the jurisdictions of the Banking Union – Austria" published by SRB

	Template EU CCA: Main features of regulatory own funds instruments and eligible liabilities instrum				
	Features of Capital Instruments pursuant to Art. 437 CRR - Bank Austria Group	5	6	7	8
	Issuer	UNICREDIT BANK AUSTRIA AG			
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Public or private placement	XS0123313636	XS0134061893	XS0136314415	XS0137905153
		Private Instrument - English Law			
3	Governing law(s) of the instrument	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 Solo & Consolidated			
7	Eligible at solo/(sub-)consolidated/ solo&(sub-)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
		31	55	35	14
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)	30	55	35	12
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)	30	55	35	12
EU-9a	Issue price	99.80	100.00	99.32	99.25
EU-9b	Redemption price	100.00	100.00	100.00	100.00
10	Accounting classification	Liability – amortised cost			
11	Original date of issuance Perpetual or dated	25.01.2001 Dated	20.08.2001	01.10.2001 Dated	30.10.2001
	Perpetual or dated Original maturity date	Dated 25.01.2031	Dated 20.08.2033	Dated 31.10,2031	Dated 30.10.2031
14	Issuer call subject to prior Supervisory approval	NO NO	NO	NO NO	NO
	Optional call date	-	-	-	-
15		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 call dates and redemption amount	accrued interest	accrued interest	accrued interest	accrued interest
16	Subsequent call dates, if applicable	_	-	-	_
	Subsequent can dates, it applicable				
	Coupons/dividends				
	Fixed or floating dividend/coupon	Floating	Floating	Floating	Fixed
		9	y		
18	Coupon rate and any related index	Euribor 6M + 0,3925% payable semi-annually	Euribor 3M + 0,52% payable quarterly	Euribor 3M + 0,49% payable quarterly	5,935% p.a.
10	Coupon rate and any related index	Euribor 6W + 0,3925% payable semi-annually	Euribor 3M + 0,52% payable quarterly	Euribor 3M + 0,49% payable quarterly	5,935% p.a.
	Existence of a dividend stopper	NO Mandatory	NO Mandatory	NO Mandatory	NO Mandatory
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion			- Walldatory	- Walidatory
EU-20b		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	
24	If convertible, conversion trigger(s)				Nonconvertible
	ii convertible, conversion trigger(s)	-	-	-	Nonconvertible -
25		-			Nonconvertible
25 26	If convertible, fully or partially	-		-	Nonconvertible
26 27	If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate	-	-	-	Nonconvertible
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	-	-	-	Nonconvertible
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 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	- - - - - - - NO	- - - - - - NO	NO	Nonconvertible 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		- - - - -
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) 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) If write-down, full or partial		NO N/A		- - - - -
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) 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) 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) 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) If write-down, full or partial If write-down, permanent or temporary	-	•		
26 27 28 29 30 31 32 33	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) If write-down, full or partial	-	•		
26 27 28 29 30 31 32 33	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) If write-down, full or partial If write-down, permanent or temporary	-	•		
26 27 28 29 30 31 32 33	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) If write-down, full or partial If write-down, permanent or temporary	-	•		
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into 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	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) 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features If write-down, write-down trigger(s) 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 liabilities) Banking of the instrument in normal insolvency proceedings		- N/A		
26 27 28 29 30 31 32 33 34 34 EU-34b	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary 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)		- N/A - subordinated instruments *		
26 27 28 29 30 31 32 33 34 34 EU-34b	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism If temporary write-down, description of write-up mechanism Pope 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		- N/A		
26 27 28 29 30 31 32 33 34 34 EU-34b	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary 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)		- N/A - subordinated instruments *		
26 27 28 29 30 31 32 33 34 34 EU-34b 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism If temporary write-down, description of write-up mechanism Pope 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	- N/A - subordinated instruments * YES	- N/A - Subordinated instruments * YES		
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, 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 for instrument it converts 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 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 herrarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	- N/A - subordinated instruments * YES	- N/A - Subordinated instruments * YES		

^{*}Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and

"Annex 3 - Insolvency Ranking in the jurisdictions of the Banking Union – Austria" published by SRB

-	Template EU CCA: Main features of regulatory own funds instruments and eligible liabilities instrur				
	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	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 20
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	60	42	95	20
	Nominal amount of instrument: original amount of currency of issuance (in million)	60	40	95	50
9	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
	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 +
		accrued interest	accrued interest	accrued interest	accrued interest
16	Subsequent call dates, if applicable	-	-	-	-
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating	Floating
	rixed of floating dividency coupon	riouting	Tinco	Trouting	routing
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
	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 	NO Mandatory 	NO 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 Fully discretionary, partially discretionary or mandatory (in terms of amount)	NO Mandatory - Mandatory	NO Mandatory Wandatory	NO Mandatory - - Mandatory	NO Mandatory - Mandatory
19 EU-20a EU-20b	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Hully 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 - 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 Noncumulative or cumulative	NO Mandatory Mandatory NO NOncumulative	NO Mandatory - Mandatory NO Noncumulative	NO Mandatory Mandatory NO Noncumulative	NO Mandatory - Mandatory NO NOncumulative
19 EU-20a EU-20b 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Hully 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 - 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 Noncumulative or cumulative	NO Mandatory Mandatory NO NOncumulative	NO Mandatory - Mandatory NO Noncumulative	NO Mandatory Mandatory NO Noncumulative	NO Mandatory - Mandatory NO NOncumulative
19 EU-20a EU-20b 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	NO Mandatory Mandatory NO NOncumulative	NO Mandatory - Mandatory NO Noncumulative	NO Mandatory Mandatory NO Noncumulative	NO Mandatory - Mandatory NO NOncumulative
19 EU-20a EU-20b 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of 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 NOncumulative	NO Mandatory - Mandatory NO Noncumulative	NO Mandatory Mandatory NO 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 crumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate	NO Mandatory Mandatory NO NOncumulative	NO Mandatory - Mandatory NO Noncumulative	NO Mandatory Mandatory NO Noncumulative	NO Mandatory - Mandatory NO NOncumulative
19 EU-20a EU-20b 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion	NO Mandatory Mandatory NO NOncumulative	NO Mandatory - Mandatory NO Noncumulative	NO Mandatory Mandatory NO Noncumulative	NO Mandatory - Mandatory NO NOncumulative
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 or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	NO Mandatory Mandatory NO NOncumulative	NO Mandatory - Mandatory NO Noncumulative	NO Mandatory Mandatory NO Noncumulative	NO Mandatory - Mandatory NO NOncumulative
19 EU-20a EU-20b 21 22 23 24 25 26 27 28 29	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, unadatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible In formertible, specify instrument type convertible In formertible, specify instrument type convertible In formertible, specify instrument type convertible	NO Mandatory Mandatory NO NOncumulative	NO Mandatory - Mandatory NO Noncumulative	NO Mandatory	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 step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	NO Mandatory	NO Mandatory	NO Mandatory Mandatory NO Noncumulative	NO Mandatory
19 EU-20a 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If c	NO Mandatory	NO Mandatory	NO Mandatory	NO Mandatory
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible on-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, portion 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 it converts into Write-down features If write-down, full or partiall	NO Mandatory	NO Mandatory	NO Mandatory	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 timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If c	NO Mandatory	NO Mandatory	NO Mandatory	NO Mandatory
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible on-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, portion 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 it converts into Write-down features If write-down, full or partiall	NO Mandatory	NO Mandatory	NO Mandatory	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 or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features If write-down, write-down trigger(s) If write-down, permanent or temporary	NO Mandatory	NO Mandatory	NO Mandatory	NO Mandatory
19 EU-20a 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible on-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, portion 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 it converts into Write-down features If write-down, full or partiall	NO Mandatory	NO Mandatory	NO Mandatory	NO Mandatory
19 EU-20a EU-20b 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features If write-down, write-down trigger(s) If write-down, permanent or temporary	NO Mandatory	NO Mandatory	NO Mandatory	NO Mandatory
19 EU-20a 21 22 23 24 25 26 27 29 30 31 31 32 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 step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument tyne convertible into If convertible, specify instrument tyne convertible 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	NO Mandatory	NO Mandatory	NO Mandatory	NO Mandatory
19 EU-20a 22 22 23 24 25 26 27 27 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument try convertible into If worther down features If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	NO Mandatory	NO Mandatory	NO Mandatory	NO Mandatory
19 EU-20a 21 22 23 24 25 26 27 27 28 29 31 32 33 34 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 timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down, write-down trigger(s) 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	NO Mandatory	NO Mandatory	NO Mandatory	NO Mandatory
19 EU-20a EU-20a 21 22 23 24 25 26 27 28 30 31 32 32 33 34 44	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, 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 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) 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	NO Mandatory	NO Mandatory
19 EU-20a EU-20a 22 22 24 25 26 27 28 30 31 31 34 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 timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type conversion If convertible, specify instrument type conversion If onvertible, specify instrument type conversion If with the 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 If yee 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 Moncumulative Nonconvertible NO NO NO NO NO NO NO NO - NO	NO Mandatory	NO Mandatory
19 EU-20a EU-20a 21 22 22 24 25 36 37 30 31 34 34 34 35 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 or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate 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 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) 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	NO Mandatory	NO Mandatory Mandatory NO Nonconvertible NO Nonconvertible NO

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B. // - 1	Template EU CCA: Main features of regulatory own funds instruments and eligible liabilities instrum		
iviain	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	Whole Instrument - Austrian Law
		Subordinated provisions - Austrian Law	
3a	Contractual recognition of write down and conversion powers of resolution authorities	NO	YES
4	Regulatory treatment Current treatment taking into account, where applicable, transitional CRR rules	Tion 2	Tier 2
5	Post-transitional CRR rules	Tier 2 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	31
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)		
	Naminal amount of instruments original amount of currency of issuance (in million)	125	28
9	Nominal amount of instrument: original amount of currency of issuance (in million) Nominal amount of instrument: original amount - currency of issuance	EUR	USD
	Nominal amount of instrument: original amount - currency of issuance Nominal amount of instrument: conversion of original amount in Euro (€ mln)	125	21
FU-9a	Issue price	99.62	100.00
EU-9b	Redemption price	100.00	100.00
	Accounting classification	Liability – amortised cost	Liability – amortised cost
	Original date of issuance	27.12.2001	25.12.2006
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27.12.2029	15.12.2046
	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		-
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Floating	Fixed
18	Coupon rate and any related index	Euribor 6M + 0,52% payable semi-annually	USD 130.000 per month/ 5.673% p.a.
	In a contract of the contract		
19	Existence of a dividend stopper	NO	NO
19 EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	NO Mandatory	NO Mandatory
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion	Mandatory -	Mandatory -
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory - Mandatory	Mandatory - Mandatory
EU-20a EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	Mandatory Mandatory NO	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 Noncomulative or crumilative	Mandatory - Mandatory NO Noncumulative	Mandatory - Mandatory NO Noncumulative
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	Mandatory Mandatory NO	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 Noncomulative or crumilative	Mandatory - Mandatory NO Noncumulative	Mandatory - Mandatory NO Noncumulative
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 If convertible, conversion trigger(s)	Mandatory - Mandatory NO Noncumulative	Mandatory - Mandatory NO Noncumulative
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) If convertible, fully or partially	Mandatory - Mandatory NO Noncumulative	Mandatory - Mandatory NO Noncumulative
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)	Mandatory - Mandatory NO Noncumulative	Mandatory - Mandatory NO Noncumulative
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, fully or partially If convertible, mandatory or optional conversion	Mandatory - Mandatory NO Noncumulative	Mandatory - Mandatory NO Noncumulative
EU-20a EU-20b 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trately	Mandatory - Mandatory NO Noncumulative	Mandatory - Mandatory NO Noncumulative
EU-20a EU-20b 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or crumilative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory - Mandatory NO Noncumulative	Mandatory - Mandatory NO Noncumulative
EU-20a EU-20b 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument two convertible into If convertible, specify instrument two convertible into Write-down features Write-down features	Mandatory	Mandatory
EU-20a EU-20b 21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or crumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, secondary 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)	Mandatory	Mandatory
EU-20a EU-20b 221 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features If write-down, full or partial If write-down, full or partial	Mandatory	Mandatory
EU-20a EU-20b 21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or crumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, secondary 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)	Mandatory	Mandatory
EU-20a EU-20b 221 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down features If write-down, full or partial If write-down, full or partial	Mandatory	Mandatory
EU-20a EU-20b 21 22 23 24 25 26 27 28 30 31 32 33	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) 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 instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible If write-down, write-down trigger(s) 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	Mandatory	Mandatory
EU-20a EU-20b 21 22 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible into If write-down, write-down trigger(s) If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Mandatory	Mandatory
EU-20a EU-20b 21 22 23 24 25 26 27 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, second or or optional conversion If convertible, specify instrument two convertible into If convertible, specify instrument two convertible into Write-down features If write-down, write-down trigger(s) 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 liabilities) Sanking of the instrument in normal insolvency proceedings	Mandatory Mandatory NO Noncumulative Nonconvertible	Mandatory Mandatory NO Noncumulative Nonconvertible
EU-20a EU-20b 21 22 23 24 25 26 27 29 30 31 31 32 33 34 EU-34b	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 or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, specify instrument type convertible into If write-down, write-down trigger(s) If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Mandatory Mandatory NO Noncumulative Nonconvertible NO NO Substitute Nonconvertible	Mandatory
EU-20a EU-20b 21 22 23 24 25 26 27 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, second or or optional conversion If convertible, specify instrument two convertible into If convertible, specify instrument two convertible into Write-down features If write-down, write-down trigger(s) 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 liabilities) Sanking of the instrument in normal insolvency proceedings	Mandatory Mandatory NO Noncumulative Nonconvertible	Mandatory Mandatory NO Noncumulative Nonconvertible
EU-20a EU-20b 21 22 23 24 25 26 27 28 30 31 32 33 34 44 EU-34b 35 36	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or crumlative 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 instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, 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	Mandatory Mandatory NO Nocumulative Nonconvertible Nonconvertible Nonconvertible Nocumulative Nocumulative	Mandatory
EU-20a EU-20b 21 22 23 24 25 26 27 29 30 31 32 32 34 4 EU-34b 344 344 344 37	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion ate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down fautures 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 Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination features If yes, specify non-compliant features	Mandatory Mandatory NO Noncumulative Nonconvertible NO NO Substitute Nonconvertible	Mandatory
EU-20a EU-20b 21 22 23 24 25 26 27 28 29 30 31 32 33 34 EU-34b 35 36	Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory - in terms of timing - reasons for discretion Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or crumlative 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 instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, 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	Mandatory Mandatory NO Nocumulative Nonconvertible Nonconvertible Nonconvertible Nocumulative Nocumulative	Mandatory

^{*} Reference: Austrian Banking Restructuring and Resolution Act ("BaSAG") and

[&]quot;Annex 3 - Insolvency Ranking in the jurisdictions of the Banking Union – Austria" published by SRB