

**Final Terms dated 5 March 2020**  
**UniCredit Bank Austria AG**

Legal Entity Identifier: D1HEB8VEU6D9M8ZUXG17

Issue of € 500,000,000 Floating Rate Mortgage Pfandbriefe due 9 March 2025  
under the € 40,000,000,000

**Euro Medium Term Note Programme**

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Prospectus dated 4 July 2019 and the supplement to the Prospectus dated 26 July 2019 which together constitute a base prospectus for the purposes of the Prospectus Directive. This document constitutes the Final Terms of the Securities described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with such Prospectus as so supplemented. Full information on the Issuer and the offer of the Securities is only available on the basis of the combination of these Final Terms and the Prospectus as so supplemented. The Prospectus and the supplement to the Prospectus are available for viewing at Rothschildplatz 1, 1020 Vienna during normal business hours and [www.bankaustria.at](http://www.bankaustria.at) and copies may be obtained from Rothschildplatz 1, 1020 Vienna. These Final Terms will be published on the website of the Vienna Stock Exchange ([www.wienerbourse.at](http://www.wienerbourse.at)).

**A. CONTRACTUAL TERMS**

- |    |       |   |  |
|----|-------|---|--|
| 1. | (i)   | Series Number:  | 500  |
|    |       | (If fungible with an existing Series, specify that Series (ISIN, Tranche Number, Issue Date), including the date on which the Securities become fungible) |  |
|    | (ii)  | Tranche Number:   | 1  |
|    | (iii) | Type and status of Securities ( <i>Condition 2</i> ):   | Pfandbriefe                                  |
|    | (iv)  | if Pfandbriefe:   | Mortgage Pfandbriefe                         |
|    | (v)   | if Covered Bank Bonds:  | Not Applicable                               |
|    | (vi)  | Language:   | English binding                              |
|    | (vii) | Continuous Issue:   | No   |
| 2. |       | Specified Currency or Currencies:   | Euro (“€”)                                   |
| 3. |       | Aggregate Nominal Amount of Securities:   | € 500,000,000                                |
| 4. |       | Issue Price:  | 100 per cent of the Aggregate Nominal Amount |
| 5. | (i)   | Specified Denominations:  | € 100,000                                    |
|    | (ii)  | Calculation Amount:   | € 100,000                                    |
|    | (iii) | Minimum Tradeable Amount:   | € 100,000                                    |
| 6. | (i)   | Issue Date:   | 9 March 2020                                 |
|    | (ii)  | Interest Commencement Date:   | 9 March 2020                                 |

7. Maturity Date: 9 March 2025
8. (i) Interest Basis: 3-months EURIBOR + 0.1 % per annum Floating Rate  
(ii) Redemption/Payment Basis: Redemption at par
- 9 Change of Interest or Not Applicable  
Redemption/Payment Basis:
10. Call Options: Not Applicable
11. Date Board approval for issuance of Securities obtained: Management Board on 18 November 2019  
Supervisory Board on 25 November 2019
12. Method of distribution: Non-syndicated

**Provisions Relating to Interest (If any) Payable (*Condition 3*)**

13. **Fixed Rate Provisions** Not Applicable
14. **Floating Rate Note Provisions (*Condition 3(b)*)** Applicable
- (i) Specified Period(s): 3 months
- (ii) Specified Interest Payment Dates: 9 March, 9 June, 9 September and 9 December in each year
- (iii) First Interest Payment Date: 9 June 2020
- (iv) Business Day Convention: Modified Following Business Day Convention
- (v) Manner in which the Rate(s) of Interest is/are to be determined (*Condition 3(b)(iii)*): Screen Rate Determination
- (vi) Party responsible for calculating the Rate(s) of Interest and/or Interest Amount(s) (if not the Agent): The Bank of New York Mellon  
One Canada Square, Canary Wharf  
London E14 5AL  
England
- (vii) Screen Rate Determination:
- Reference Rate: 3-months EURIBOR
  - Interest Determination Date(s): Two TARGET2 Banking Days prior to the start of each Interest Period
  - Relevant Screen Page: Reuters page "EURIBOR01" as of 11:00 a.m. Brussels time or any successor screen page
  - Right of redemption upon Discontinuation Event: Yes
  - Rate of Interest upon redemption: Rate of Interest of preceding period
- (viii) ISDA Determination: Not Applicable
- Floating Rate Option:

	- Designated Maturity:	
	- Reset Date:	
(ix)	Constant Maturity Swap:	Not Applicable
	- Interest Determination Date(s):	
	- Reference Rate:	
	- Screen Page:	
	- Reference Rate Time:	
	- Right of redemption upon Discontinuation Event:	
	- Rate of Interest upon redemption:	
(x)	Margin(s):	+ 0.1 per cent per annum
(xi)	Multiplier:	Not Applicable
(xii)	Minimum Interest Rate:	0 per cent per annum
(xiii)	Maximum Interest Rate:	Not Applicable
(xiv)	Day Count Fraction:	Actual/360
15.	<b>Zero Coupon Provisions</b>	Not Applicable
16.	<b>Arrears of Interest</b>	Not Applicable
<b>Provisions Relating to Redemption</b>		
17.	<b>Issuer Call</b>	Not Applicable
(i)	Optional Redemption Date(s):	
(ii)	Optional Redemption Amount(s) of each Security and method, if any, of calculation of such amount(s):	
(iii)	If redeemable in part:	
	(a) Minimum Redemption Amount:	
	(b) Maximum Redemption Amount:	
(iv)	Notice Period:	
18.	<b>Final Redemption Amount</b>	
	Final Redemption Amount:	EUR 100,000 per Calculation Amount
<b>General Provisions Applicable to the Securities</b>		
19.	Form of Securities:	<b>Bearer Notes:</b> Permanent Global Note

- |     |  |                |
|-----|--|----------------|
| 20. | New Global Note:   | No             |
| 21. | Additional Financial Centre(s) or other special provision relating to payment dates: | Not Applicable |
| 22. | Redenomination, renominatisation and reconventioning provisions:                     | Not Applicable |
| 23. | Consolidation provisions:  | Not Applicable |
| 24. | Meetings of Holders, Joint Representative:   | Not Applicable |

**Distribution**

- |     |   |  |
|-----|---|--|
| 25. | (i) If syndicated, names and addresses of Managers and underwriting commitments:  | Not Applicable   |
|     | (ii) Date of Subscription Agreement:  | Not Applicable   |
|     | (iii) Stabilising Manager(s) (if any):  | Not Applicable   |
| 26. | If Non-syndicated, name and address of Dealer:  | UniCredit Bank Austria AG<br>Rothschildplatz 1<br>1020 Vienna<br>Austria |
| 27. | Total commission and concession:  | Not Applicable   |
| 28. | US Selling Restrictions:  | Reg. S. Compliance Category 1; TEFRA C                                   |
| 29. | Additional selling restrictions   | Not Applicable   |
| 30. | Each Dealer and/or financial intermediary appointed by such Dealer placing or subsequently reselling the Securities is entitled to use and rely upon the Prospectus. The Prospectus may only be delivered to potential investors together with all supplements published until such delivery. Any supplement to the Prospectus is available for viewing in electronic form on the website of the Issuer. When using the Prospectus, each Dealer and/or relevant financial intermediary must ensure that it complies with all applicable laws and regulations in force at that time. | Not Applicable   |
| 31. | Prohibition of Sales to EEA Retail Investors  | Not Applicable   |

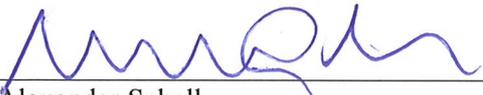
**Third Party Information**

Rating information has been extracted from the rating reports of Moody's Deutschland GmbH. The Issuer confirms that such information has been accurately reproduced and that, so far as it is aware, and is able to

ascertain from information published by Moody's Deutschland GmbH, no facts have been omitted which would render the reproduced information inaccurate or misleading.

The Issuer has not independently verified any such information and accepts no responsibility for the accuracy thereof.

**Signed** on behalf of the Issuer:



By: Alexander Schall



By: Martin Klauzer

## B. Other Information

### 1. Listing and Admission to Trading

- (i) Listing: Vienna
- (ii) Admission to trading: Application has been made by the Issuer (or on its behalf) for the Securities to be admitted to trading on the Vienna Stock Exchange (Vienna MTF) with effect from 9 March 2020.
- (iii) Estimate of total expenses related to admission to trading: € 1,220

### 2. Ratings

Ratings: The Securities to be issued have been rated:

Moody's: Aaa

This credit rating has been issued by Moody's Deutschland GmbH.

Moody's Deutschland GmbH is established in the European Union and is registered under Regulation (EC) No. 1060/2009 (as amended). As such, Moody's Deutschland GmbH is included in the list of credit rating agencies published by the European Securities and Markets Authority on its website in accordance with such Regulation. Moody's assigns long-term ratings based on the following scale: Aaa, Aa, A, Baa, Ba, B, Caa, Ca and C. For each general rating category from Aa to Caa, Moody's assigns a numerical modifier "1", "2" and "3". The modifier "1" indicates a rating at the top end of the respective letter rating class, the modifier "2" indicates a midrange rating and the modifier "3" indicates a rating at the bottom end of the respective letter rating class.

### 3. Interests of Natural and Legal Persons Involved in the Issue/Offer

Not Applicable

### 4. Reasons for the Offer, Estimated Net Proceeds and Total Expenses

- (i) Reasons for the offer: The net proceeds from the sale of the Instruments will be used for the general financing purposes of the Issuer.
- (ii) Estimated net proceeds: € 500,000,000
- (iii) Estimated total expenses: Not Applicable

### 6. Historic Interest Rates

Details of historic EURIBOR rates can be obtained from Reuters.

## 7. Operational Information

ISIN Code:	AT000B049804
Common Code:	Not Applicable
Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, S.A. and the relevant identification number(s):	OeKB CSD GmbH Strauchgasse 1-3 1010 Vienna Austria
Delivery:	Delivery against payment
Names and addresses of initial Paying Agent(s) and/or Agent (if any):	UniCredit Bank Austria AG Rothschildplatz 1 1020 Vienna Austria
Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
Intended to be held in a manner which would allow Eurosystem eligibility:	Yes. Note that the designation “yes” simply means that the Securities are intended upon issue to be deposited with one of the international central securities depositaries (“ICSD”) as common safekeeper or registered in the name of a nominee of one of the ICSDs acting as common safekeeper, and does not necessarily mean that the Securities will be recognized as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the European Central Bank being satisfied that Eurosystem eligibility criteria have been met.