

Austrian Anadi Bank AG
€25,000,000 Subordinated Notes Tier 2 Notes (the “Notes”)

Issuer	Austrian Anadi Bank AG (publ) (the “Issuer”)
Documentation	Standalone
ISIN	XS1924340331
Status of the Notes	Subordinated
Expected Instrument Rating	Unrated
Pricing Date	11 December 2018
Issue and Settlement Date	21 December 2018
Issue Amount	EUR 25,000,000
Redemption	At Par
Maturity Date	21 December 2028
Optional Redemption	21 December 2023 (“Optional Redemption Date”)
Special Event Redemption	Upon the occurrence of a Tax Event or a Capital Event (excluded in full or in part) the Issuer may redeem all (but not some only) of the Notes at Par, subject to the Relevant Regulator’s consent
Interest Payment	6.25% per annum, Reset on the First Call Date to the prevailing 5-year EUR Mid Swap Rate and the Margin
Interest Payment Dates	Payable Annually in arrear on 21 December, commencing 21 December 2019 (each subject to adjustment in accordance with the Following Business Day Convention)
Reference Mid-Swap	5-year EUR Mid Swap Rate
Reference Mid Swap Rate	0.279%
Re-Offer Spread vs Mid Swap Rate	622.1bp (the “Margin”)
Re-Offer Yield	6.5%
Issue Price	98.961 per cent
Proceeds	EUR 24,740,250
Non-Viability Loss Absorption	Statutory with contractual recognition of Austrian Statutory Loss Absorption Powers
Business Days	TARGET2, London, Vienna
Day Count	Actual/Actual (ICMA)
Form	Bearer Bond
Clearing	Euroclear/Clearstream
Governing Law	German law, except for the Subordination provisions which will be governed by, and construed in accordance with, Austrian law
Target Market (MiFID II Product Governance)	Manufacturer target market (MiFID II product governance) is eligible counterparties and professional clients (all distribution channels). No PRIIPs key information document (KID) has been prepared as not available to retail in EEA
Denominations	EUR 100,000 and EUR 100,000 in excess thereof
Dealer	Citigroup Global Markets Ltd