

## **Pfandbrief Presentation for Investors**

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June 2010

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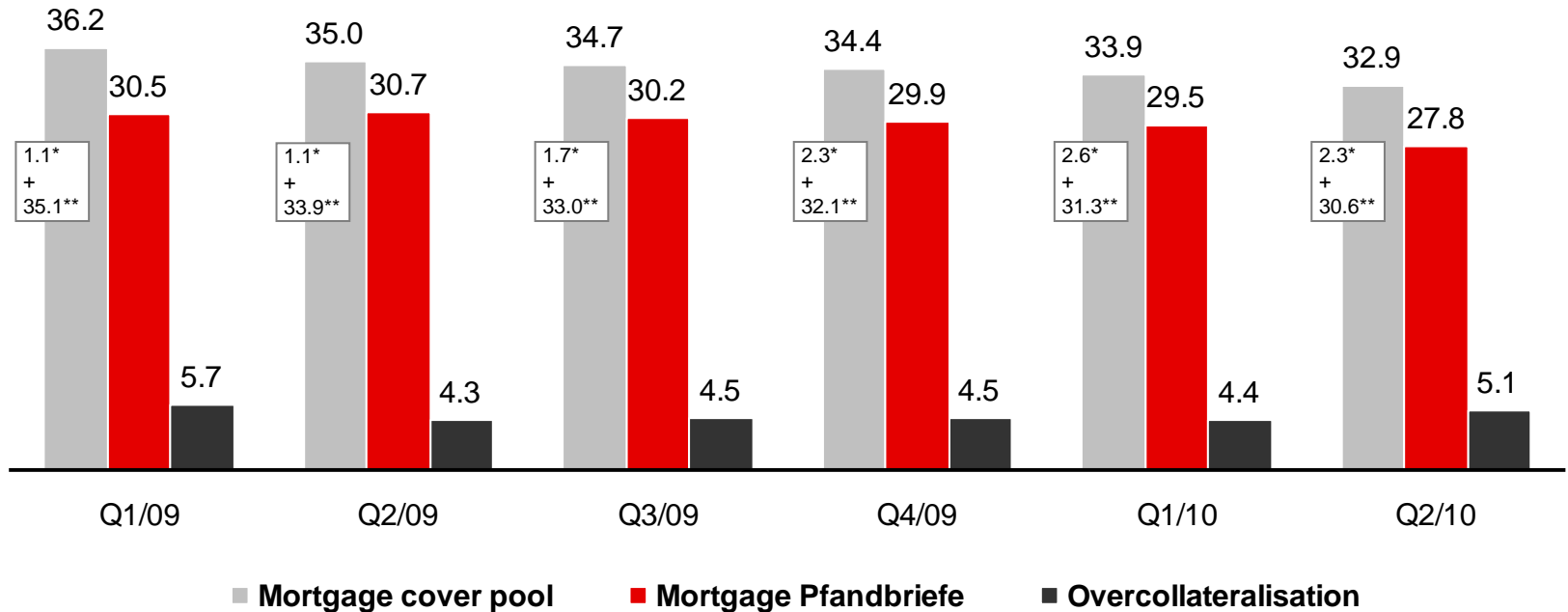
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## Results as of June 30, 2010

■ Mortgage cover pool	03
■ Public cover pool	07
■ Jumbo Pfandbriefe	09

# UniCredit Bank AG: Mortgage cover pool – nominal –

in € bn



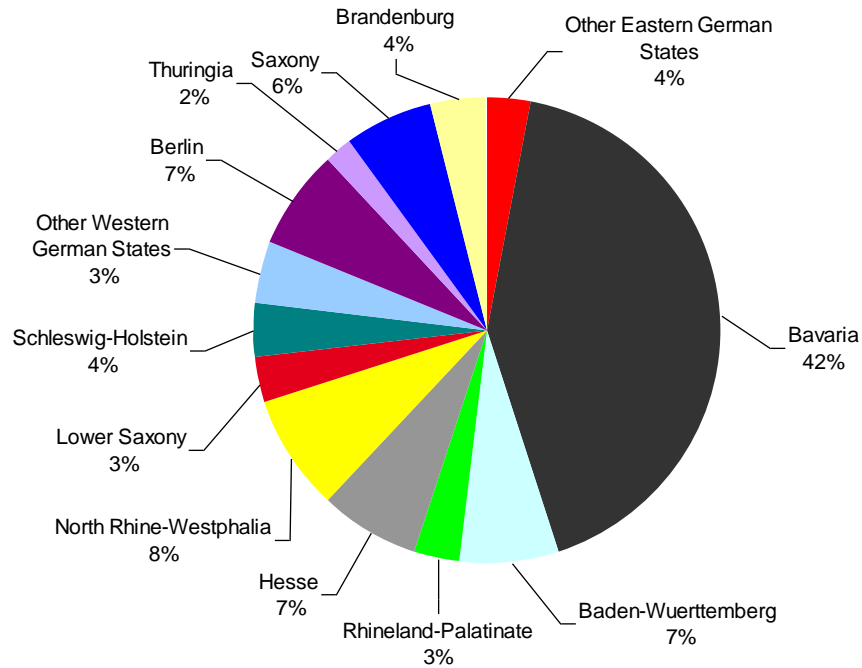
\* further cover assets in accordance with section 19 (1) PfandBG

\*\* mortgage cover

8980CSR Pfandbriefdeckung, data as of June 30, 2010

# UniCredit Bank AG: Mortgage cover pool\* – nominal –

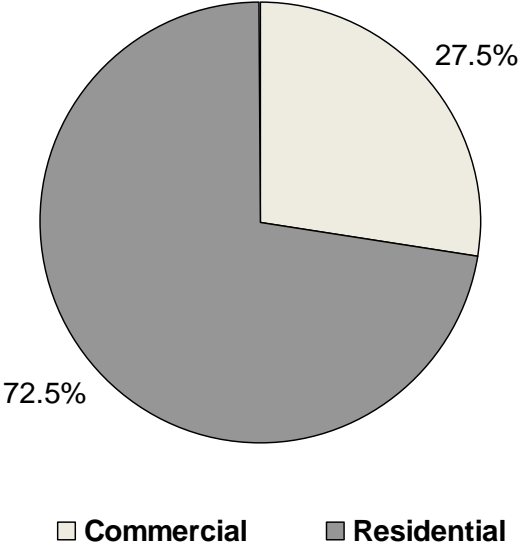
by German states as of Q2/10  
 in % of total loan cover volume for Germany\*  
 (€30.6bn)



\* without further cover assets in accordance with section 19 (1) PfandBG

# UniCredit Bank AG: Mortgage cover pool\* – nominal –

by property type\*\* as of Q2/10  
in % of total loan cover volume\*  
(€30.6bn)



\* without further cover assets in accordance with section 19 (1) PfandBG  
\*\* Property which is used for commercial and residential purposes was assigned to the predominant use of the property.

## Risk management - Limits

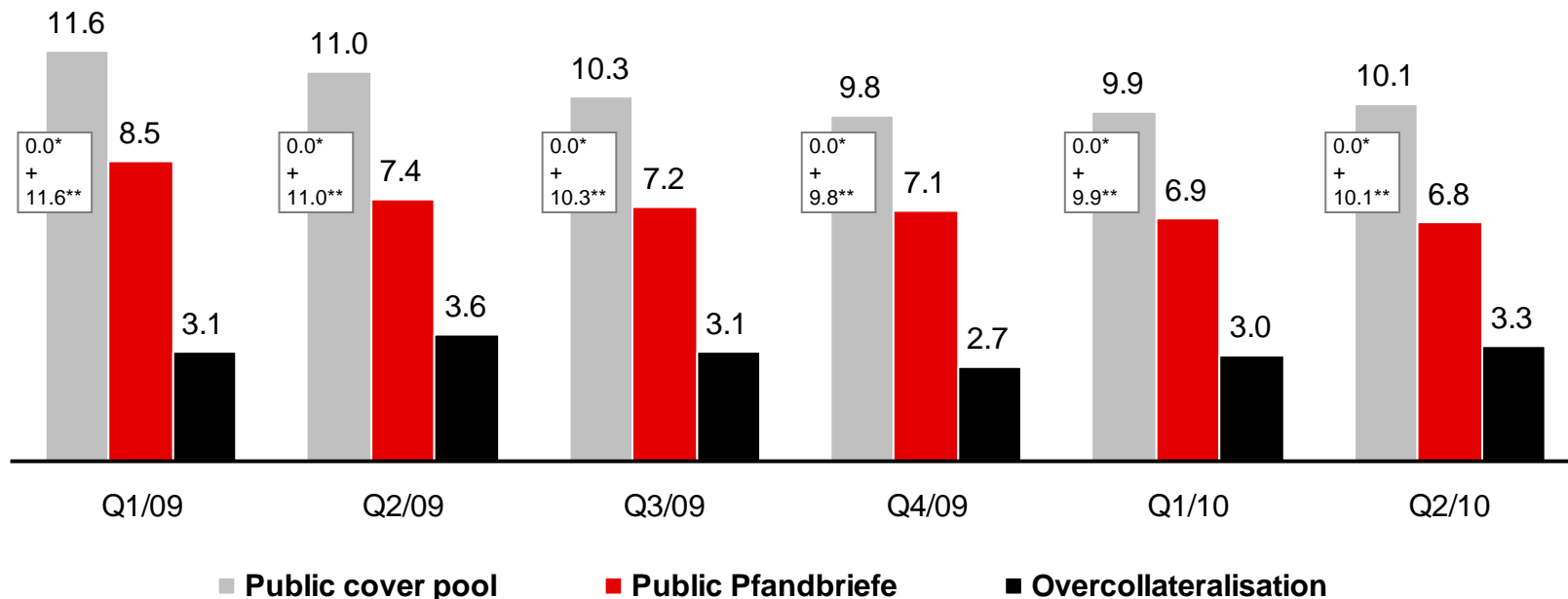
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In addition to already existing risk management systems for controlling and monitoring of the credit risks, the following additional limits are implemented for the cover pool:

- by largest single borrower
- by the ten largest borrowers
- by region (German states)
- by total limit for commercial properties
- by selected property types
- by new buildings under construction and not yet capable of producing a yield (below the legal limitation)
- by building sites (below the legal limitation)

# UniCredit Bank AG: Public cover pool – nominal –

in € bn



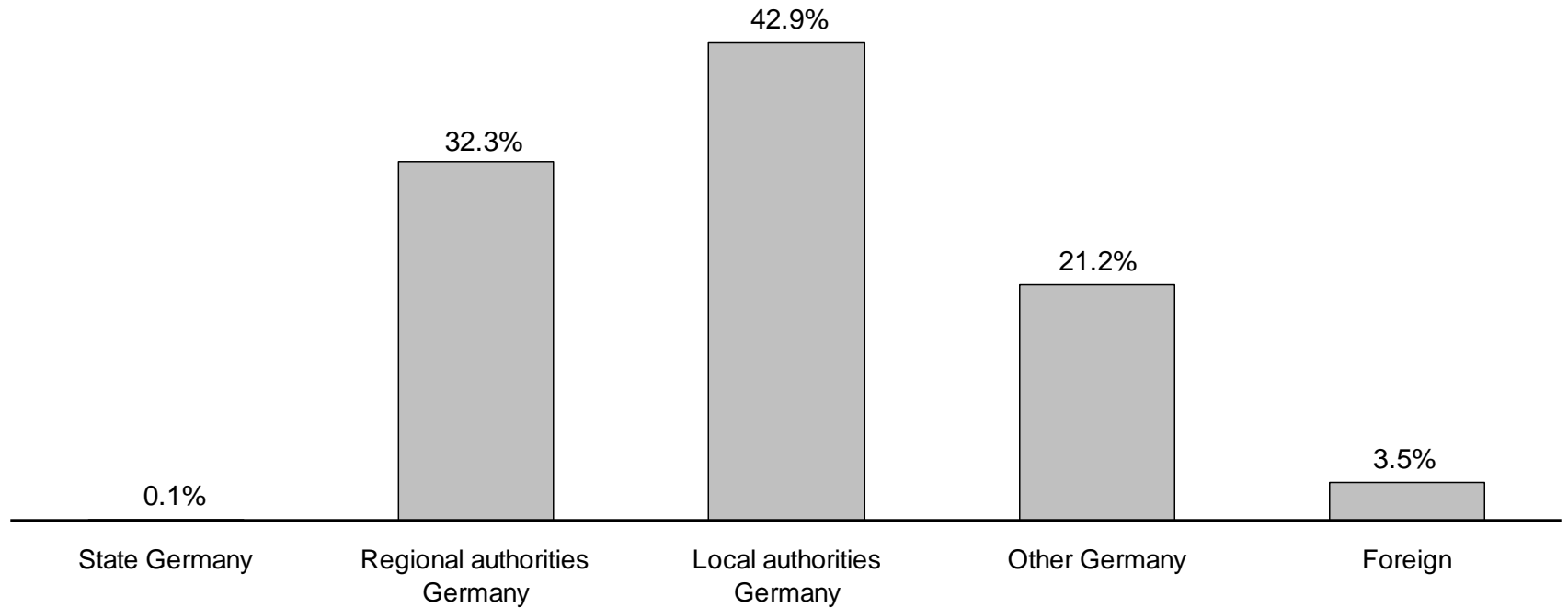
\* further cover assets in accordance with section 20 (2) PfandBG

\*\* public cover

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# UniCredit Bank AG: Public cover pool\* – nominal –

Breakdown by borrower in % of total cover volume\* (€10.1bn) as of Q2/10



\* without further assets in accordance with section 20 (2) PfandBG



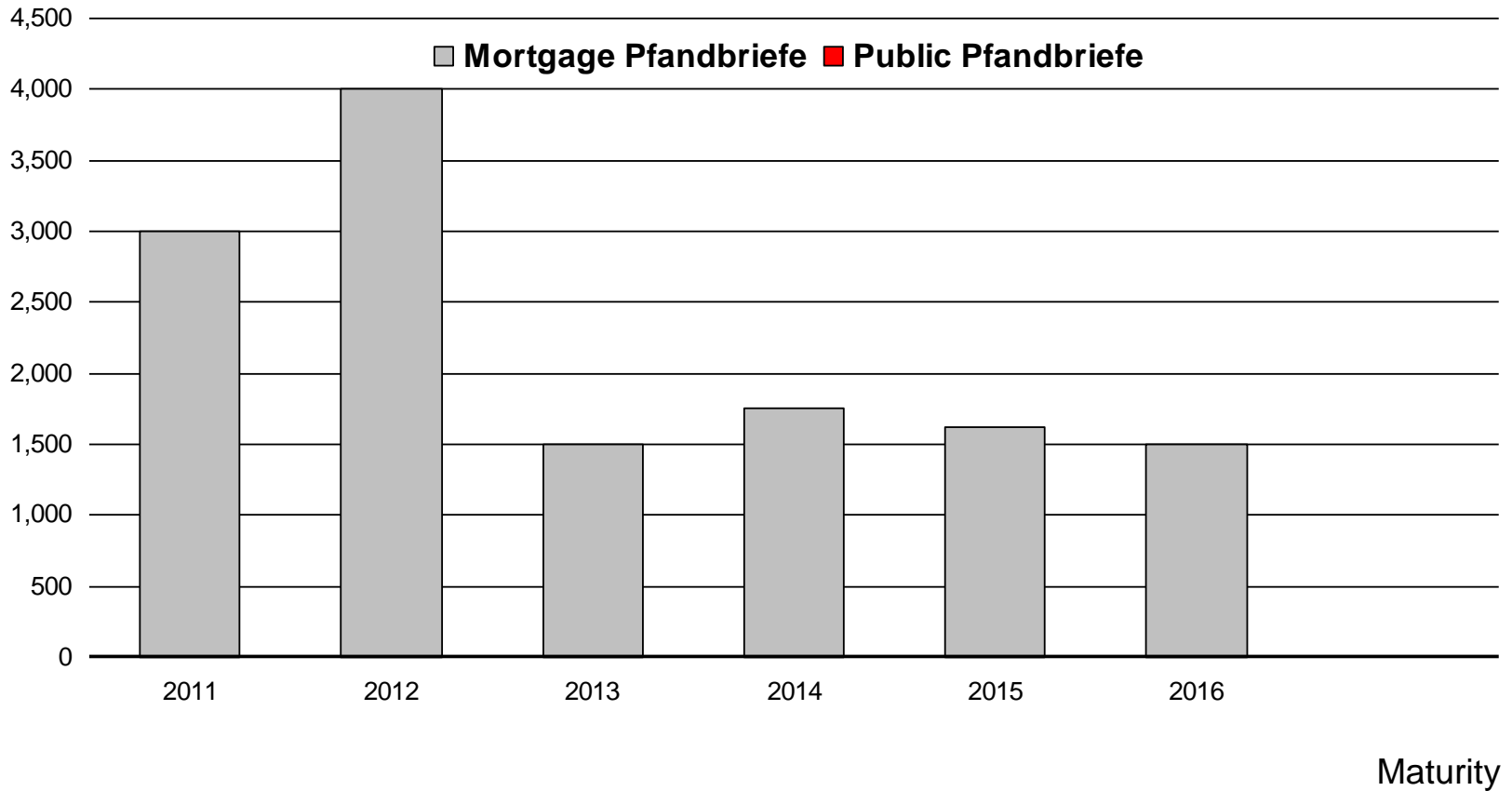
# UniCredit Bank AG: Outstanding Jumbo Pfandbriefe

Coupon	Maturity (dy/mth/yr)	Currency	Issue size in € m	Security code	Type of Jumbo	Rating	Global Jumbo
5.00 %	12/09/11	EUR	3,000	251580	<b>Mortgage Pfandbrief</b>	Aa1/-/AAA	yes
5.50 %	21/03/12	EUR	3,000	251647	<b>Mortgage Pfandbrief</b>	Aa1/-/AAA	yes
4.25 %	27/11/12	EUR	1,000	HV2D9N	<b>Mortgage Pfandbrief</b>	Aa1/-/AAA	yes
3.50 %	07/02/13	EUR	1,500	HV0EDA	<b>Mortgage Pfandbrief</b>	Aa1/-/AAA	yes
4.50 %	07/07/14	EUR	1,750	HV0A1M	<b>Mortgage Pfandbrief</b>	Aa1/-/AAA	yes
3.50 %	03/02/15	EUR	1,625	HV0EBA	<b>Mortgage Pfandbrief</b>	Aa1/-/AAA	yes
4.00 %	24/05/16	EUR	1,500	HV0EDV	<b>Mortgage Pfandbrief</b>	Aa1/-/AAA	yes

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# UniCredit Bank AG: Maturity profile of Jumbo Pfandbriefe

Nominal volume in € m



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