

Pfandbrief Presentation for Investors

September 2015

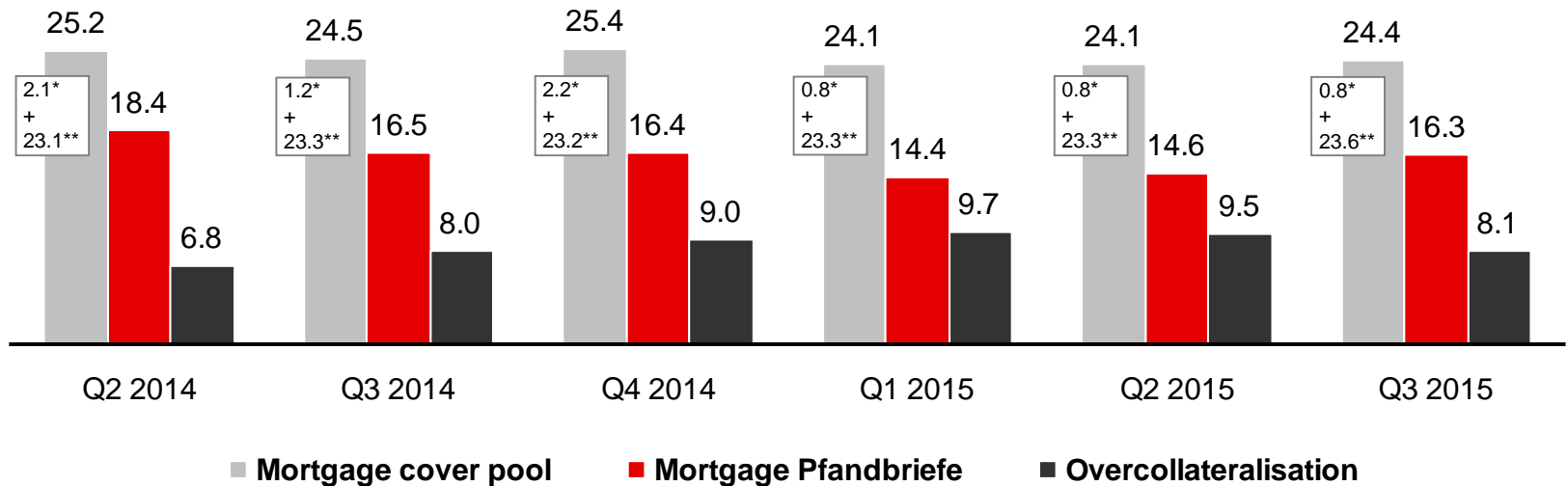
Contents

Results as of September 30, 2015

■ Mortgage cover pool	03
■ Public-sector cover pool	07
■ Pfandbriefe (benchmark issues)	09

UniCredit Bank AG: Mortgage cover pool – nominal –

in € bn



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

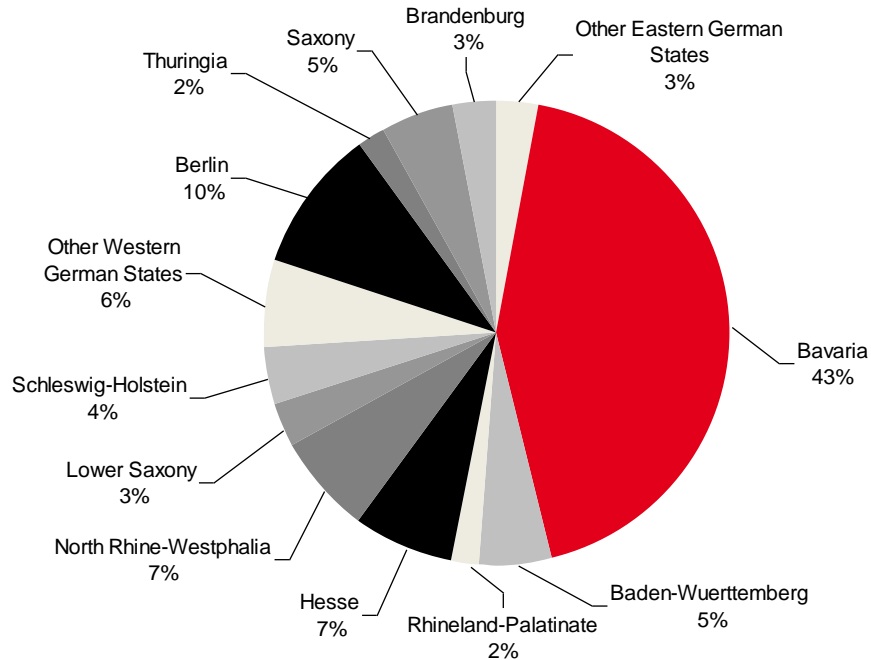
** mortgage cover

Deviations due to rounding differences may occur.

8980CCF Pfandbriefdeckung, data as of September 30, 2015

UniCredit Bank AG: Mortgage cover pool – nominal –

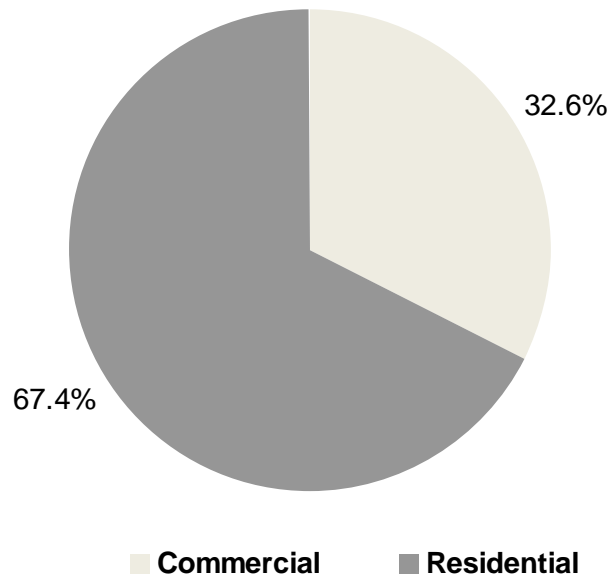
by German states as of Q3 2015
 in % of total loan cover volume for Germany*
 (€23.6bn)



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

UniCredit Bank AG: Mortgage cover pool – nominal –

by property type** as of Q3 2015
 in % of total loan cover volume*
 (€23.6bn)



* 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.

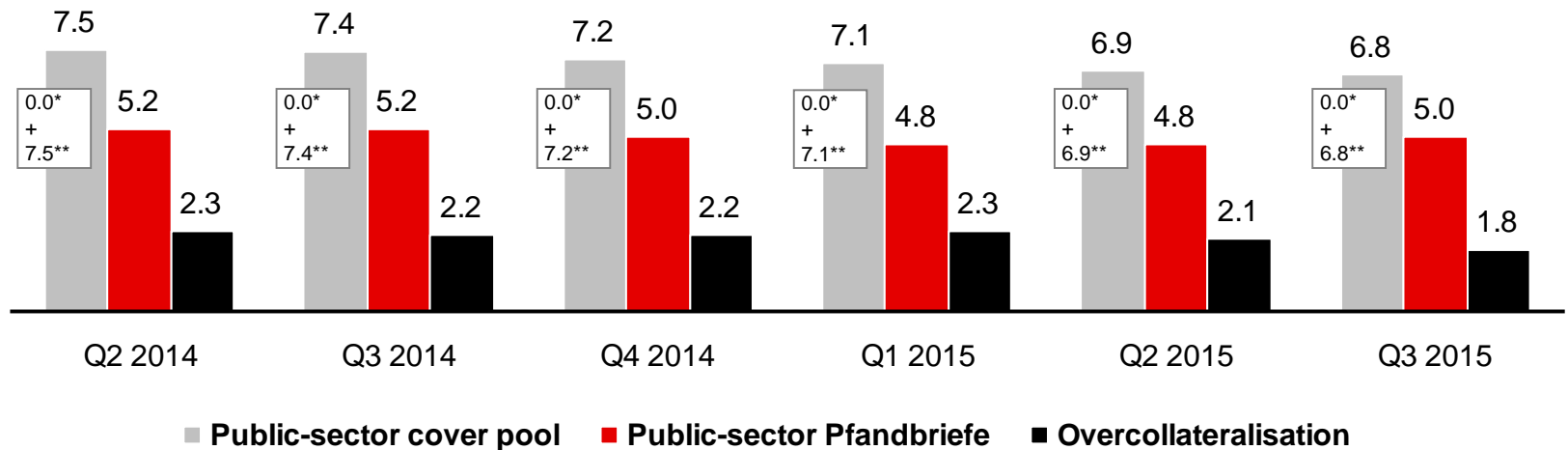
Risk management - Limits

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-sector cover pool – nominal –

in € bn



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

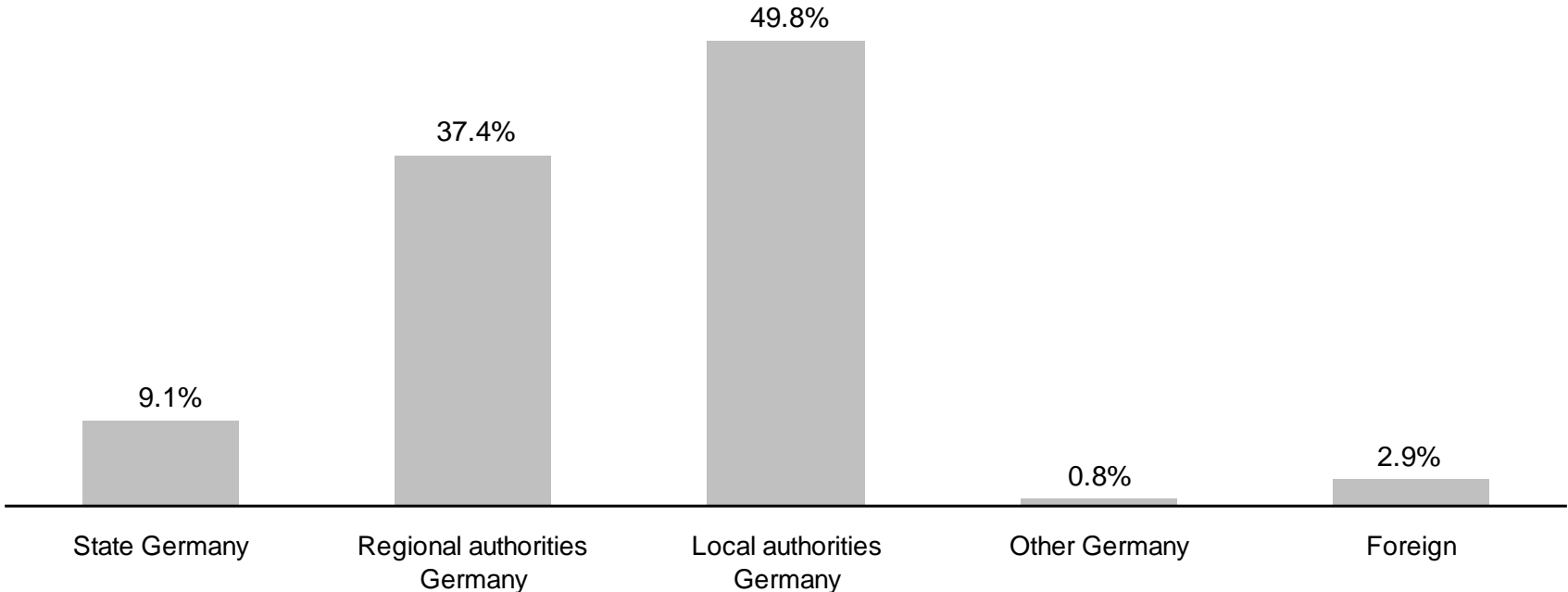
** public-sector cover

Deviations due to rounding differences may occur.

8980CCF Pfandbriefdeckung, data as of September 30, 2015

UniCredit Bank AG: Public-sector cover pool – nominal –

Breakdown by borrower in % of total cover volume* (€6.8bn) as of Q3 2015



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

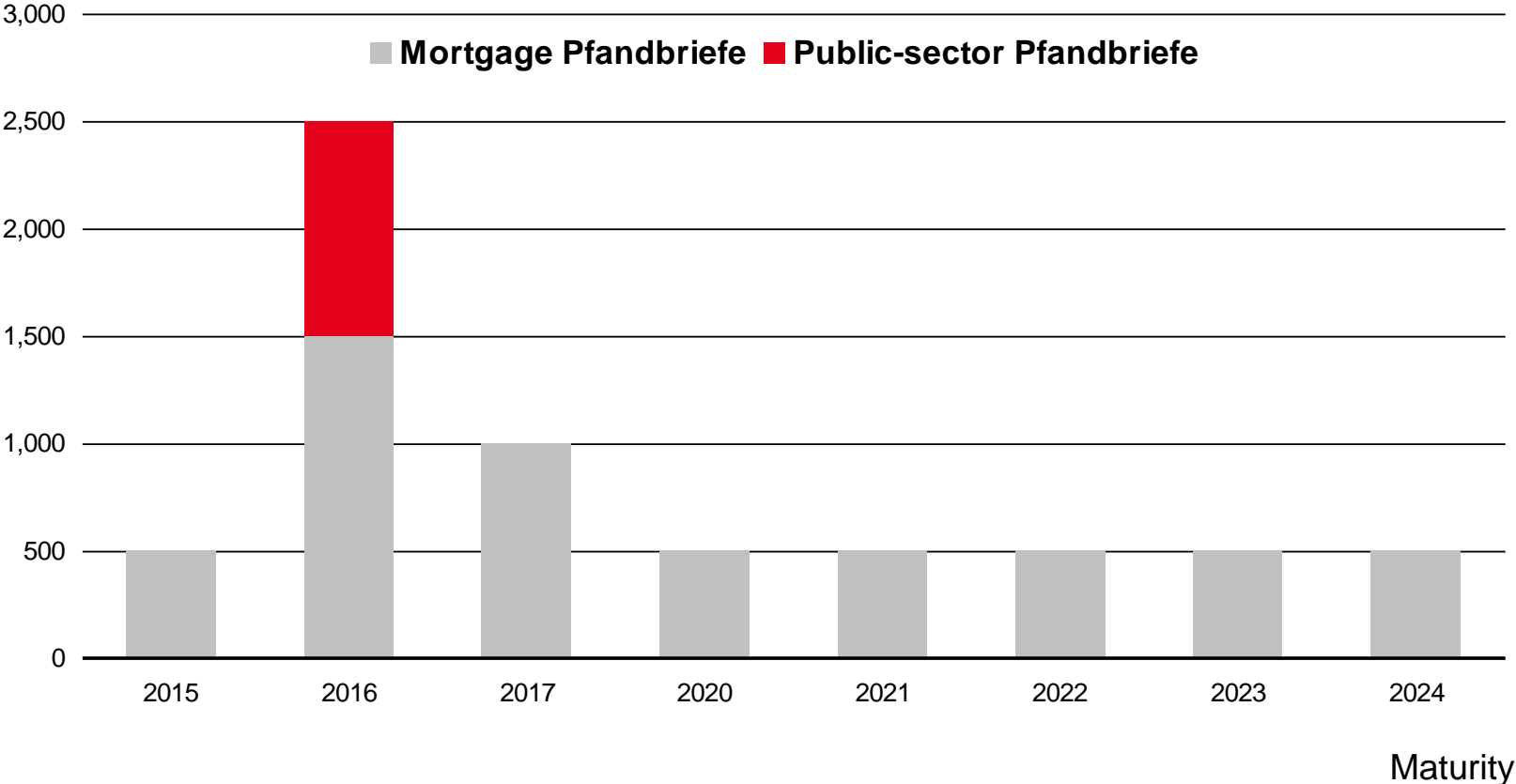
UniCredit Bank AG: Outstanding benchmark issues

Coupon	Maturity (dy/mth/yr)	Currency	Issue size in € m	Security code	Type of Pfandbrief	Rating*)	Jumbo	Global Jumbo
2.13 %	05/10/15	EUR	500	HV2AEH	Mortgage Pfandbrief	AAA-/AAA	n/a	n/a
4.00 %	24/05/16	EUR	1,500	HV0EDV	Mortgage Pfandbrief	AAA-/AAA	yes	yes
2.88 %	06/07/16	EUR	1,000	HV2ADJ	Public-sector Pfandbrief	AAA/AAA/AAA	yes	n/a
2.63 %	31/05/17	EUR	1,000	HV2AAX	Mortgage Pfandbrief	AAA-/AAA	n/a	n/a
1.25 %	22/04/20	EUR	500	HV2AH4	Mortgage Pfandbrief	AAA-/AAA	n/a	n/a
0.13 %	09/04/21	EUR	500	HV2AMG	Mortgage Pfandbrief	AAA-/AAA	n/a	n/a
1.88 %	12/09/22	EUR	500	HV2AGL	Mortgage Pfandbrief	AAA-/AAA	n/a	n/a
0.75 %	24/07/23	EUR	500	HV2AL3	Mortgage Pfandbrief	AAA-/AAA	n/a	n/a
1.88 %	09/04/24	EUR	500	HV2AK0	Mortgage Pfandbrief	AAA-/AAA	n/a	n/a

*) ratings of the rating agencies Moody's / Standard & Poor's / Fitch Ratings

UniCredit Bank AG: Maturity profile of benchmark issues

Nominal volume in € m



8980CCF Pfandbriefdeckung, data as of September 30, 2015